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APRIL 2002

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Tests

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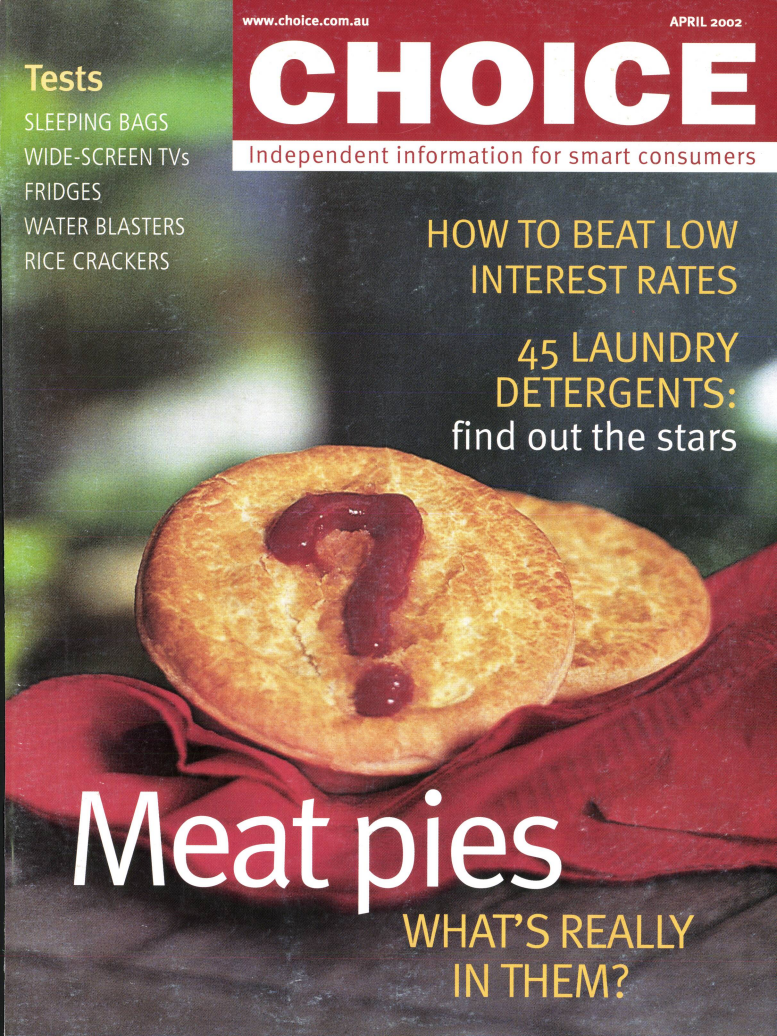
RICE CRACKERS

HOW TO BEAT LOW INTEREST RATES

45 LAUNDRY DETERGENTS: find out the stars



Meat pies

WHAT'S REALLY IN THEM?

Richard Smart
Publisher, CHOICE Books

Read any good books lately?

G'day: I'm the CHOICE Books publisher, Richard Smart. I've been a book publisher for over 40 years, working for a variety of Australian and international companies, and no, I'm not about to bore you with more of the story. Quite recently a colleague from many years past asked me what I feel about being the Australian Consumers' Association's book publisher. My unhesitating answer: it's an absolute privilege to work for such a worthwhile organisation.

So, what about CHOICE Books? We aim to publish a new book each month across a wide range of topics — health, food and nutrition, legal and other rights, business, finance and investment, travel, information technology, sport, gardening and household guides, personal relationships, job seeking and topical issues.

Each copy of our books that's purchased from CHOICE or bookshops around Australia returns valuable income to the Consumers' Association which, as subscribers know, is completely independent and derives its income solely from magazines, books, CHOICE Online and other product sales. And this is why, when developing our publishing program, we study consumer surveys to ensure we're commissioning a range of books you'll want to buy.

A good example of this is our recently released *CHOICE Wine Buying Guide*. Knowing how much subscribers enjoy the annual wine test in CHOICE, this year we decided to extend it to cover 400 wines in a book. The results show that a wide range of quality Australian wines is available across the country at affordable prices. (See page 43 to order a copy.)

Of course, the grandmother of all examples of publishing to fill subscribers' needs is the ever-popular *CHOICE Guide to Baby Products*, now in its seventh edition. Every publisher dreams of a bestseller, and even though we need to sell many, many thousands more *Baby Products* to reach young Harry Potter's record, we're very happy with our 'baby'.

The book department is always happy to hear from subscribers, whether with brickbats or bouquets. You can email me at rsmart@choice.com.au, or go to www.choice.com.au and check our titles.

Thank you for your continuing, invaluable support.

Richard Smart, Publisher, CHOICE Books

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YOUR LETTERS

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

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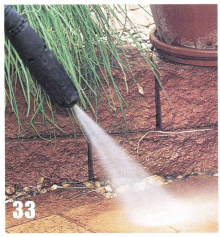


CHECK OUT OUR WEBSITE FOR FREE

For a limited time, personal CHOICE subscribers can have free access to **www.choice.com.au**. Just call (02) 9577 3399 and have your email address ready. You can get model recommendations based on your personal requirements, do quizzes, order books and much more.

Can you help?

SWITCHING BANKS

Have you changed banks within the past two years? If so, we'd like to hear about your experiences for an article we're currently researching.

- **What kind of account were you changing?**
- **Why did you decide to switch banks, and which did you switch from and to?**
- **Was it easy or difficult? Did you hit any problems?**
- **What did it involve and how long did it take to get everything transferred and working properly?**
- **In particular, did you have any problems transferring direct debits?**

Write to Switching banks, CHOICE, 57 Carrington Road, Marrickville 2204, or email switchbanks@choice.com.au by April 22, 2002.

Thank you for your help.

CHOICE Shopper update

Ready to buy one of our recommended models? Don't forget our CHOICE Shopper service.

Recently, subscribers who used the service were able to buy products for around 9% less than the price they'd said they'd be willing to pay. One subscriber saved $1500 on a car bought through the service. Most people buy electrical goods, but remember you can also buy cars, computers, printers and cameras.

You'll need your subscriber number, from your CHOICE mailing label; call our Consumer Services staff on (02) 9577 3399 if you need help, or for more information on the service.

Then call CHOICE Shopper on **1300 360 655** with the exact model details of the product you want and the price you'd like to beat.

MODERN DISEASES, LOW-TECH MANAGEMENT STRATEGIES

Modern lifestyles have seen the rapid rise of certain diseases, including asthma, obesity and adult-onset diabetes. March's CHOICE *Health Reader* reports on recent research in these areas.

Dietary salt and asthma

Asthma is on the rise throughout the western world, although it's not clear why. One theory is the rise in 'cleanliness', which may have reduced immunity to certain allergic reactions. Another explanation, gleaned from large-scale epidemiological studies, is an association between increasingly high salt intake and airway responsiveness.

Sports scientists in Wales tested the second view in people with exercise-induced asthma and found that a low-salt diet improved their airway function. Unfortunately there's little evidence to suggest that lowering salt in the diet of asthmatics who don't suffer from the exercise-induced form will improve their breathing condition.

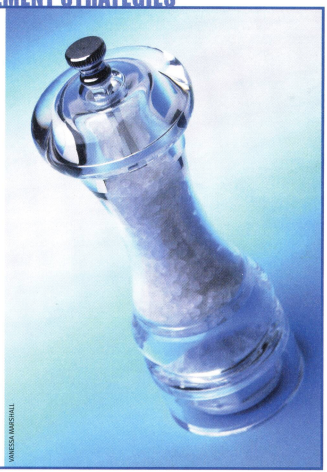
New recommendations for prevention and control of diabetes

The American Diabetic Association (ADA) recently released new recommendations for the prevention and control of the world's fastest-growing epidemic, diabetes. In a nutshell, regular physical activity (it doesn't have to be strenuous), weight loss (avoidance of obesity), reduced fat intake (independent of weight), and increased intake of fibre (especially the type found in fruit and vegetables) can reduce the risk of developing diabetes.

Is it any wonder we're getting fatter?

By recreating the typical lifestyle of Australians in the mid-nineteenth century, researchers have estimated that the exercise expended in daily living was equivalent to walking 16 km per day more than sedentary workers do now.

To subscribe to CHOICE *Health Reader*, phone 1800 069 552.



VANESSA MARSHALL

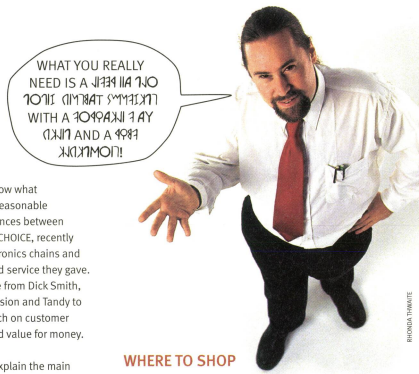
Shop assistance?

Buying a computer is complex, time-consuming and expensive. As such, making an informed choice often means relying on salespeople to know what they're talking about, assess your needs, make reasonable recommendations and clearly explain the differences between various models. Our sister magazine, *Computer* CHOICE, recently assessed five stores from each of six major electronics chains and department stores to see what kind of advice and service they gave.

Two anonymous shoppers asked salespeople from Dick Smith, Grace Bros, Harvey Norman, Officeworks, Retravision and Tandy to recommend a basic first computer, and rated each on customer service, the appropriateness of the computer and value for money.

Overall, *Computer* CHOICE found that:

- A third of the salespeople didn't adequately explain the main features of the computers they recommended. Many relied on brochures or information from the display.
- Only 30% of stores recommended computers suitable for someone with basic needs.
- At nearly all stores, there was very little or no discussion of software packages included with the recommended computer.
- Prices ranged from under $1000 to $3000 for the same scenario.



RHONDA THWAITE

WHERE TO SHOP

Only **DICK SMITH** performed well across all three key areas — customer service, suitability of recommendation and value for money. However, in terms of value for money, **GRACE BROS** and **TANDY** were the winners.

Computer CHOICE, March/April 2002, has a detailed breakdown of each store's performance. If you'd like to subscribe, call 1800 069 552.

WORLD CONSUMER SNAPSHOT

NOT SO HARMLESS?

Kava-kava products have caused liver poisoning, liver failure, hepatitis and cirrhosis in 24 people, reported Austrian consumer publication *Konsument* in January, with three people needing emergency transplants and one dead. The German and Austrian authorities are considering whether to withdraw the medical licence for such products.

Kava-kava is a plant from the South Pacific. The root is used in mood-enhancing products, and it's a popular aid against stress in some European countries. It's available in products sold here.

We stand by our May 2000 issue, page 19, which said, "There's been no long-term study of [kava-kava's] safety, effectiveness or correct dosage ... Forget it. There are better ways to relax."

STACKS OF FUN...

If you're looking for unlimited music (almost) at the touch of a button, *Test* from Germany has found a product that could be just what you need. Fully stacked, the **KENWOOD DVF-J 6050** disc stacker allows you to play around *16 days* of continuous music. It costs about $2000 and can store 400 discs (CDs and DVDs), plus play CD-ROMs with MP3 recordings. And, if that's not quite enough music for you, you can simply connect up to three of them together for even more playing time. If you're keen, however, you'll have to go overseas or order one online, because Kenwood has no plans to release it here in Oz.

...PLUS DODGY POLITICIANS

Test also reported recently on a survey of social institutions in Germany that found 96% of Germans knew of the organisation 'Stiftung Warentest' (the publisher of *Test*), with it ranked first in the community for reputation — above the police and the Red Cross, and way above the country's politicians. Perhaps this explains why a conservative party member decided to copy the *Test* look for his campaign, from prospectus to poster (see right for how similar it is to a *Test* cover). *Test* prohibited its use, as the electioneering material compromised its independence and neutrality, and made unauthorised use of its brand name.

Can you help?

FINANCIAL PLANNERS

CHOICE and the Australian Securities and Investments Commission (ASIC) are joining forces to conduct a nationwide study of the financial planning industry. We'll be assessing the quality of financial advice given to consumers by licensed financial planners, and we need your help to make the study a success.

We need up to 60 consumers who have money to invest. We're interested in hearing from you if you're a self-funded retiree, approaching retirement or generally interested in building an investment portfolio. CHOICE and ASIC will conduct an investor needs analysis with you, then you'll visit three financial planners at our expense and send us the financial plans they give you, as well as answer a questionnaire about each financial planner.

Your identity and investment details will be kept completely confidential, and of course at the end of the study you can keep copies of the financial plans worked out for you.

If you're interested in participating, write to: Financial planners, c/- CHOICE, 57 Carrington Road, Marrickville, 2204 or email finplan@choice.com.au.

Thank you for your help.

ARACHNOPHOBIC?

The Spider & Bug Buster trialled for the UK's *Which?* magazine last year could be just what you need — it's a humane battery-operated bug-sucker that can even pull flies from the air. You simply vacuum up a creature and confine it with a stopper until releasing it somewhere suitable.

Trialists liked the device and found it effective for small to medium-sized bugs, although it couldn't get all the big bugs (so no luck with huntsman spiders). However, some bugs could be reluctant to leave, and the batteries were poorly attached and tended to fall off.

If you're terrified of creepy-crawlies and have friends in the UK, they could buy one from Homebase for around $30 and send it to you. Otherwise you'll have to wait for it to hit Aussie shores.

CORRECTION

CREDIT CARDS

CHOICE, December 2001

On pages 17 and 18, we published tables listing the Top 10 low-interest credit cards and cards with 25 or more interest-free days. Both tables included a column showing 'states available'. In fact, all the credit cards listed are available in all states. If you have difficulty contacting the card supplier in your state, try its website or phoning its head office. The data supplier for this article, Cannex, has acknowledged that the information it provided for our tables was incorrect.

MYSTERIOUS INTERFERENCE

Has your TV switched channels of its own accord lately? Has your stereo system mysteriously changed the volume? Or has one of your remote controls behaved strangely?

Two CHOICE subscribers independently reported experiencing such problems. They took their seemingly faulty appliance to a repairer, where it worked fine. But back at home, the appliance showed the same behaviour again.

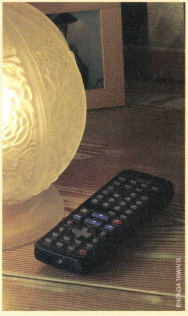
After some further investigation our readers found that in both cases the culprit wasn't a faulty appliance or remote control — but a long-life light bulb recently installed in the room.

How can that be? Long-life bulbs have a built-in electronic ballast that controls the current flowing through the lamp. While doing that, the ballast emits electromagnetic waves with a frequency range close to that used by some infrared devices.

Electronic equipment is tested to an Australian standard that ensures electromagnetic compatibility of various appliances. However, the tolerances on infrared remote control systems and long-life light bulbs may lead to interference on rare occasions.

So if one of your remote-controlled appliances suddenly plays tricks on you, don't doubt your sanity, worry about a poltergeist or spend money on a repairer right away. First check whether there's a long-life bulb in the same room. If so, switch it off and see whether the problem persists. If the lamp seems to be the culprit, try one of the following:

- Move it further away from the appliance.
- Shade the lamp.
- Replace the long-life bulb with a different model, or an incandescent bulb.



yourletters

Our article on childhood vaccination (October 2001) prompted some long and emotive reader responses. Thanks for your interest, but we have to move on now; we can't answer any more letters on this article. Here are extracts from a few letters.

Not safe

Your statement that "Hib vaccines are safe …" is easily refuted by current statistics readily obtained from the Adverse Drug Reactions Advisory Committee (ADRAC). The November 2001 statistics show 1037 adverse reactions to this vaccine alone have been reported, and a delegation from ADRAC in August 2001 acknowledged that less than 10% of adverse reactions are reported. So if we suppose that 1037 adverse reactions are 10%, the total number of adverse reactions to the Hib vaccine could be in excess of 10,000.

You also state that no childhood vaccinations contain thiomersal, when in fact a number of vaccines, including the Hib, flu, HepB and DPT vaccines, contain this preservative. Most vaccines are now available with alternative preservatives and so are thiomersal-free, but the vaccines containing thiomersal continue to be administered while the government uses up its current stock.

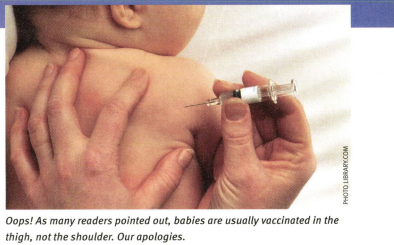
Sharon Wells
Leumeah, NSW

We didn't say any vaccine is totally safe. On the contrary, we said, "No vaccines are completely without adverse effects", but pointed out that ***serious*** *reactions are extremely rare. In the case of Hib vaccinations, ADRAC's latest records (up to early 2002) show 1150 reports of adverse effects, with about twice as many individual reactions noted. About half of these were for minor reactions such as fever and abnormal crying (600+ reports), and another 600+ for reactions at the injection site, hypotonia (reduced tension in muscle), vomiting, rash, pallor, nervousness and itchy rash.*

Since many vaccinations are given at the same time (or combined with other vaccines), determining the 'sole suspect' for a reaction isn't always easy. Reactions to a combined vaccine are recorded for each vaccine involved, which artificially increases the number of total reaction reports. Hib vaccines were the 'sole suspects' in only 224 cases.

Contrary to the information we supplied (sourced from the Commonwealth Health Department) that "more serious reactions to Hib vaccines have not been reported", we've now learned that the ADRAC statistics also show some serious reaction reports, including 13 deaths associated with Hib vaccinations, though none among the 224 'sole suspect' cases. Altogether roughly 650,000 doses of Hib vaccine have been administered since its introduction.

Our statement that, "All vaccines on the current Australian Standard Vaccination Schedule for children under five are now thiomersal-free" is basically correct. All three vaccine products currently recommended to immunise children under five against diphtheria (Infanrix, Infranrix-HepB and Tripacel) are thiomersal-free. The ADT vaccine contains 0.01% thiomersal, but it's not recommended for children under five.



PHOTOLIBRARY.COM

Oops! As many readers pointed out, babies are usually vaccinated in the thigh, not the shoulder. Our apologies.

In previous years the monovalent hepatitis B vaccine, which is now recommended to be first given at birth, contained minute amounts of thiomersal. However, during 2001, this mercury-containing compound was completely removed from the most commonly administered vaccine product (H-B VaxII), which is used in all states but the NT.

In the other hepatitis B vaccine product (Engerix-B), the thiomersal content has been significantly reduced. The Commonwealth Department of Health told us that pharmacologically this product is considered thiomersal-free and the manufacturer was working on totally eliminating its thiomersal content by March 2002. This product is also only used in the NT.

The flu vaccine isn't on the vaccination schedule for children under five.

Not enough opposing points of view

There should be room for a little more in the way of putting opposing points of view on such an important subject. The main objection I have to your article is that the official, government-endorsed attitude to vaccination was presented as virtually the only sane position on the issue. Opposing points of view were presented only as targets to be knocked down by representatives of the pro-vaccination lobby.

Gregory Thiele
Lewisham, NSW

Isolationist views

While getting as much information out to parents as possible on the potential side effects, risks and benefits of vaccinations is important, I felt you gave far too much credence to a group with pretty isolationist views, the Australian Vaccination Network. My personal view is that this is a small group of parents who benefit from the rest of the community accepting the small (but real and worrying for any parent) risks in vaccinating their children. I thought the space given to refutation of their views by medical experts was limited, given the importance of this issue.

Jan Reiser
Via CHOICE *Online* Forum

The aim of the article was to give readers an overview of the issues, giving both the widely accepted view as it's been arrived at by experts in Australia and around the world, as well as the opposing view, and areas of concern.

LETTER OF THE MONTH

Your experiences help our research and often let other readers know about scams and rip-offs — see page 2 for how to contact us. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Gregory Thiele of Lewisham, NSW, receives *The CHOICE Wine Buying Guide 2002*, or any other book of his choice from Consumer Bookshelf, pages 42 to 44.

Meat pies? Well, sort of...

We lifted the lid on 22 frozen meat pies to reveal the contents. Do you really want to know?

IN A NUTSHELL

- **If you're thinking steak,** *forget it for most frozen meat pies. They can contain just about any part (including those you might not normally eat) of a large variety of animals. See* What's the meat?, *right, for details.*
- **Even so, three brands** *still didn't make the required 25% meat content. No brand was more than around 30% meat.*
- **Pies are pretty much a nutritional disaster** — *high in fat and salt. See the table on page 10 for details.*

Whether it's an occasional treat at the footie or an everyday smoko ritual, the meat pie is a big part of Aussie life. And while it doesn't take a brain surgeon to figure out it's not the healthiest food in the world, do most of us have a clue what's actually in a meat pie?

WHAT'S THE MEAT?

If you're thinking steak when you think meat pie, forget it. The definition of meat includes — apart from cattle — buffalo, camel, deer, goat, hare, pig, poultry, rabbit or sheep (as long as they're not slaughtered in the wild). Some other animals are included on a state-by-state basis. But what might really surprise you is that the only part of an animal that's not included in the definition is a foetus. Though offal is included, it has to be shown separately in an ingredients list.

So, basically, anything goes, including fat, gristle, trimmings and meat scraps removed from bones. There's no guarantee of what most of us probably think of as meat — muscle flesh.

Only four of the pies tested named the type of meat in the ingredients list — two beef, one beef mince and one a mix of mutton and beef. All the others just listed 'meat'.

HOW MUCH MEAT?

By law, meat pies must contain at least 25% meat. And even that small amount can be 'fudged' because there's no chemical method to measure actual meat content. In testing, what's measured is protein, and the meat content is calculated from this. But manufacturers usually add protein boosters like textured vegetable protein (TVP) or soy protein, which can contribute to a high result for 'meat' content.

Even so, three of the pies tested still didn't have enough 'meat' to pass the standard. They were **PATTIES**, **TASTEE** and **THE GREAT SOUTHERN PIE COMPANY**. The rest of the pies contained between 25% and 31% 'meat' — no great achievements there.

With new food standards coming into force in early 2003, pie manufacturers will have to disclose the percentage of meat in the pie. In all likelihood this won't leave consumers any the wiser as to the true meat content, because it will still be calculated from the protein content of the cooked filling.

MEAT, GRISTLE OR TVP?

A lab analyst got the lucky job of sieving the solids from the gravy and having a look at the solid bits (the 'meat') under the microscope.

He thought we'd included a few vegetarian pies to fool him! The solids in **IGA**, **TASTEE** and **SAVINGS** appeared to be nearly all TVP. Maybe the meat pieces were so small they washed away with the gravy?

The solid bits of **BIG BEN Lite 'n Lean Reduced Salt Meat Pies** had him baffled for a while. He coined a new name to explain what he saw — 'gristle exudate' — a spongy composite of minced gristle and connective tissue. An industry source said it could be leftovers from a rendering process (where meat offcuts are heated up to extract the fat), but we can't confirm that.

On the other hand, the solids in the **FOUR 'N TWENTY Chunky Steak Pie** appeared to be all meat — if you're looking for a pie with meat chunks in it, maybe you need to try a 'steak' pie. And while the **SARGENTS Stockman's Chunky Meat Pie** had definitely recognisable meat pieces in it, sadly it also had TVP and 'gristle exudate'; **GOLD BAKE** had 'gristle exudate' too.

A DOLLOP OF FAT

The fat content of the regular pies (filling and pastry) ranged from about 15 g to 35 g per pie — that's seven teaspoons or, for the more visual, a blob about the size of a golfball.

We included a couple of 'lite' pies for comparison: both were 10% fat. So while they're 'lite' compared to the same-brand regular versions they're not much lower in fat than a number of 'regular' brands.

Most of the fat in these pies is likely to be saturated. And don't be fooled by a label that lists margarine as the shortening. It's likely to be hydrogenated oil, which is high in trans fat and, like saturated fat, best kept to a minimum in your diet

A SPRINKLING OF SALT...

Really, you just can't eat meat pies if you're watching your salt intake for the sake of your blood pressure. The pies we looked at would contribute 20–40% of the upper recommended daily limit of sodium for adults.

GETTING THE LABEL RIGHT

A lot of the pies had a nutrition information panel on their packaging, but we found several mistakes, including a couple of major differences between the fat and sodium levels that showed up in our tests and what was listed on the label of some brands. Perhaps not surprisingly, the figures on the labels were quite a bit lower.

When the new food standards come into force in early 2003 a nutrition panel will be mandatory — let's hope they've all got their act together by then.

VALUE FOR MONEY?

While they're pretty cheap (around 75 cents to $1 a pie, and down to 50 cents for supermarket 'no-name' brands), you can't call these pies value for money. They're a low-quality product as well as a nutritional disaster.

WHAT'S ON TEST?

We looked at 18 widely available brands of frozen meat pie that mainly sell in supermarkets in four- and six-packs. (We included more than one type of some brands, making a total of 22 pies.) We picked mostly regular meat pies and threw in a few 'lite' and 'chunky' or steak pies for comparison. For brands and results, see the table, page 10.

Vegetarian meat pies? The solid pieces in the IGA, Tastee and Savings pies nearly all seemed to be textured vegetable protein.

What the pie makers say

The manufacturers whose pies failed the meat standard were understandably concerned about the results. One was quick to point out that there's batch-to-batch variation and that a lot of factors can affect the percentage of meat in a pie: how thick the pastry is rolled, the amount of filling, the amount of fat and water in the meat, etc. They said, though, that their results over time show that on average their pies contain at least 25% meat.

Another manufacturer said its standard formulation for meat pies produces pies with a minimum of 25% meat — not what we found.

CHOICE doesn't think this is good enough. Manufacturers should allow for all variables sufficiently to ensure that any one of their meat pies has at least the minimum required meat content.

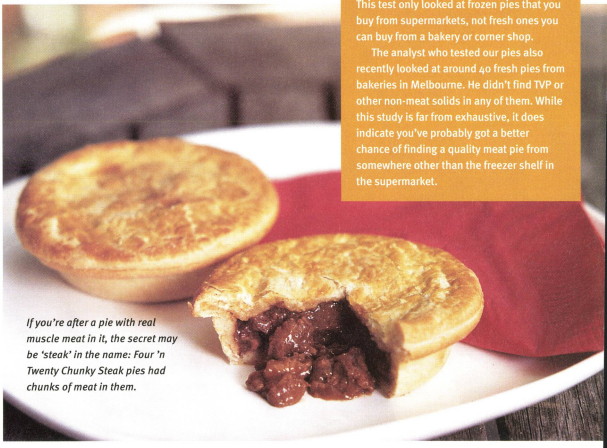
GET IT RIGHT

*There was a silly mistake on two of the labels — **HOME BRAND** and **SCOTT'S** couldn't even get the weight of their pies right. They listed them as 175 g and did the calculations for the nutrition information per pie based on this, whereas in fact the pies weigh 150 g each.*

TRY THE LOCAL PIE SHOP

This test only looked at frozen pies that you buy from supermarkets, not fresh ones you can buy from a bakery or corner shop.

The analyst who tested our pies also recently looked at around 40 fresh pies from bakeries in Melbourne. He didn't find TVP or other non-meat solids in any of them. While this study is far from exhaustive, it does indicate you've probably got a better chance of finding a quality meat pie from somewhere other than the freezer shelf in the supermarket.



If you're after a pie with real muscle meat in it, the secret may be 'steak' in the name: Four 'n Twenty Chunky Steak pies had chunks of meat in them.

Brand / name (from lowest to highest fat content)	1 Fat (g / pie)	2 Sodium (% upper RDI / pie)	3 Meat % (pass / fail)	4 Price paid ($ / pie)
GOLD BAKE Meat Pie	15	21	Pass	0.65
HOME BRAND 6 Meat Pies	15	25	Pass	0.51
BIG BEN 4 Lite 'n Lean Meat Pies Reduced Salt	17	24	Pass	0.85
BLACK & GOLD 6 Meat Pies	17	28	Pass	0.63
NO FRILLS Meat Pies	17	27	Pass	0.50
SARGENTS 4 Lite 'n Lean Meat Pies	17	35	Pass	0.96
SAVINGS 6 Meat Pies	17	21	Pass	0.51
BI-LO 6 Meat Pies	18	27	Pass	0.47
COTTAGE MAID 6 Meat Pies	18	30	Pass	0.62
SCOTT'S 6 Meat Pies	20	30	Pass	0.66
SARGENTS Stockman's 4 Chunky Meat Pies	23	33	Pass	1.10
FOUR 'N TWENTY Chunky Steak Pies	24	42	Pass	1.04
PATTIES 4 Meat Pies	25	38	Fail	0.95
SNOWY RIVER 6 Meat Pies	25	31	Pass	0.65
HILLENDALE Meat Pies	26	31	Pass	0.79
SARGENTS 4 Meat Pies	26	33	Pass	0.96
BIG BEN 4 Classic Meat Pies	28	33	Pass	0.85
FARMLAND 4 Meat Pies	29	39	Pass	0.79
FOUR 'N TWENTY 6 Traditional Meat Pies	29	39	Pass	0.87
THE GREAT SOUTHERN PIE COMPANY AFL Pies	29	66	Fail	0.95
IGA 4 Traditional Meat Pies	31	40	Pass	0.75
TASTEE 4 Meat Pies	35	40	Fail	0.95

1 Fat (g/pie)

This includes the fat in the pastry as well as the filling.

2 Sodium (% of upper RDI)

The upper recommended daily intake of sodium for adults is 2300 mg, so the range of 21–40% of this for one pie is very high.

3 Meat in pie (pass/fail)

According to the Food Standards Code a meat pie must contain at least 25% meat. We used this standard in our tests.

4 Price paid

Based on what we paid in November 2001. It's the price per pie — most come in four- and six-packs.

PIES vs OTHER FAST FOOD: FAT CONTENT

Food	Fat (g/serve)
2 pieces of chicken (KFC) **(A)**	29
Burger (Big Mac) **(A)**	25
Meat pie **(B)**	23
Fries (115 g) **(A)**	18
Two slices of pizza (supreme) **(A)**	15
Quarter BBQ chicken (Red Rooster) **(A)**	15
Battered fried fish **(C)**	12

(A) *Figures are from a CHOICE test in 1999.*
(B) *Average from this test.*
(C) *According to Australian food composition tables.*

In the WASH

PHOTOS: RHONDA HAWKE

Which detergents work best, and how can you compare prices easily? If you have better things to do than work out the answers, read on.

No matter how technologically advanced your new washing machine is, one of the few things it can't do is choose a detergent from the many brands on the market.

How do lesser-known and supermarket brands compare with the big names? Do you need a different type for your new front loader? How can you compare prices easily, considering packet sizes and dosages vary from brand to brand? Not to mention the major question: which ones wash best?

To take the tedium out of finding the best, we tested 45 widely available laundry powders and powder concentrates. The table (page 13) gives you the whole story at a glance — all the products tested are listed in order from best to worst. The score for relative washing performance tells you how well each detergent washes; to find out how much it really costs you, check the 'cost per wash' column.

Our dirt-measuring equipment is a bit more sensitive than the human eye, so it takes a 6% difference in the washing performance score to give the detergents a visibly different cleaning power.

The products with enzymes washed noticeably better than those without, as the table shows. Enzymes help break down protein, starch and biologically based stains such as blood, sweat and make-up. They're particularly effective in a warm wash. However, they can cause irritation and are best avoided by people with sensitive skin.

AND THE COST?

As in previous tests, the big-name brands like **OMO** and **DRIVE** dominate the top of the field, while most cheaper and supermarket brands are ranked towards the bottom.

Comparing packet prices in the shop is pretty impossible, considering the widely varying doses. When we followed the manufacturers' recommendations, we got between seven (**HOME BRAND**) and 17 (**DUO**) washes out of a kilogram of concentrate.

To come up with the cost per wash, we calculated how many washes you get from the packets if you use the manufacturers' recommended dose.

Continued overleaf

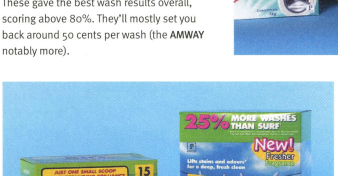
IN A NUTSHELL

- **There's a star performer** *at 20 cents per wash (see* Top value for money, *page 12), but most cheaper detergents don't work so well, though some could be fine if you don't wash whites.*
- **A higher price** *isn't an infallible sign of a good wash. Most detergents that cost around 50 cents or more per wash work well, but a few are disappointing. See the table (page 13) to make sure you're not ripped off.*

BEST WASH

For front loaders only	*Cents per wash*
OMO Matic Concentrate	49
OMO Matic	47
For top loaders only	
DRIVE	56
DRIVE Concentrate	49
OMO High Performance	55
OMO High Performance Concentrate	55
DYNAMO Concentrate	50
For both top and front loaders	
AMWAY SA8 Plus	84
RADIANT XL Concentrate	35

These gave the best wash results overall, scoring above 80%. They'll mostly set you back around 50 cents per wash (the **AMWAY** notably more).



Top value for money	*Cents per wash*
BIO-ZET Advanced Concentrate	27
DUO Concentrate «TEST BUY»	20

These two concentrates scored 80% and 79% respectively for wash performance — still a good result — and are very good value for money, particularly **DUO**. They're both OK for both front and top loaders.

CAN'T FIND YOUR DETERGENT?

A number of detergents had to be excluded because they've undergone formulation changes since our test. They include four ***ALDI*** *detergents (****TriMat Advanced Formula, Almat, Cold Water Fury*** *and* ***Pantry Value****), BI-LO's regular and concentrate, and* ***BIG KEV'S Ultra Concentrate****.*

1 Relative washing performance score

We used each detergent to wash specially soiled cotton and polycotton swatches attached to a load of laundry items in warm (around 45°C) water. With a spectrocolorimeter (a sensitive electronic 'eye') we then measured how much dirt each detergent removed, and converted this measurement into a score. The test was run three times for each detergent.

To give 'relative washing performance', we compared the results with 'best wash' swatches that had been washed six times consecutively in a top-performing detergent (their score would be 100%).

Although this year's test results are very similar to those of past years, scores for individual detergents can't be directly compared because we changed our test method.

2 Also OK for front loaders

Because of their tumbling action and lower water use, front loaders usually need a low-sudsing detergent and/or a smaller dose.

3 Low or no phosphorus

Phosphates (which contain phosphorus) help soften the water and keep extracted dirt suspended in it. In the environment, however, high levels of phosphorus can cause excessive growth of blue-green algae in inland waterways.

Detergents with a tick in this column contain no phosphorus (or less than 0.5%), equivalent to the 'NIP' symbol used by major manufacturers. Those without ticks still comply with industry standards, containing less than 7.8 g per wash.

4 Contains enzymes

See page 11.

5 Cost per wash

This is based on the recommended dosage, the packet size costed and the most representative price in our price survey.

Brand (in rank order within groups)	1 Relative washing performance score (%)	2 Also OK for front loaders	3 Low or no phosphorus	4 Contains enzymes	Origin	Manufacturer / distributor	Packet size costed (g)	Most representative survey price ($)	5 Cost per wash (¢)
FOR FRONT LOADERS ONLY									
OMO Matic Concentrate	90	✓		✓	NZ	Unilever	1000	5.19	49
OMO Matic	89	✓		✓	NZ	Unilever	1500	7.61	47
DYNAMO Matic	80	✓		✓	Australia	Colgate-Palmolive	1000	4.99	53
DUOmatic	77	✓		✓	Australia	United Laboratories	1000	3.39	23
FOR TOP LOADERS (unless specified as also OK for front loaders)									
DRIVE	87			✓	NZ	Unilever	1000	5.53	56
DRIVE Concentrate	87			✓	NZ	Unilever	1000	5.53	49
OMO High Performance	86			✓	NZ	Unilever	1000	5.19	55
OMO High Performance Concentrate	86			✓	NZ	Unilever	1000	5.19	55
DYNAMO Concentrate	85			✓	Australia	Colgate-Palmolive	1000	4.99	50
AMWAY SA8 Plus	83	✓		✓	US	Amway	1000	13.18	84
RADIANT XL Concentrate	82	✓		✓	Australia	Cussons	850	4.99	35
BIO-ZET Advanced Concentrate	80	✓		✓	China	Kao	750	4.36	27
COLD POWER Concentrate	80			✓	Australia	Colgate-Palmolive	1000	5.07	51
DUO Concentrate	79	✓		✓	Australia	United Laboratories	1000	3.39	20
RADIANT XL Cold Concentrate	79	✓		✓	Australia	Cussons	850	4.99	40
CASTLE Oxyfresh Concentrate	78	✓		✓	Australia	Campbell	1000	5.09	42
HOME BRAND Concentrate	62	✓		ns	Australia	Woolworths	1000	2.39	35
RELIANCE	61	✓	✓		Australia	Coles	1500	3.99	57
NO FRILLS Soap Powder **(A)**	60	✓		ns	Australia	Franklins	1000	1.38	15
OMO Sensitive	60				NZ	Unilever	1000	5.19	50
CASTLE Oxyfresh	59	✓			Australia	Campbell	1000	4.79	63
COLD POWER	59				Australia	Colgate-Palmolive	1000	4.73	55
HURRICANE Super Concentrate	59	✓	✓		Australia	Campbell	1000	3.20	21
HURRICANE	58	✓	✓		Australia	Campbell	2000	3.99	23
RADIANT XL Pure Concentrate	58	✓			Australia	Cussons	850	4.99	39
SAVINGS	55	✓	✓		Australia	Coles	1500	2.29	35
NO FRILLS (A)	54	✓	✓	ns	Australia	Franklins	1500	1.64	12
HERBON Oil of Eucalyptus	53	✓	ns		Australia	Herbon	1000	8.75	52
HOME BRAND	53	✓	✓	ns	Australia	Woolworths	1500	2.29	17
BLACK & GOLD Heavy Duty	52	✓			Australia	AAPW **(B)**	1000	1.86	19
FAB Concentrate	52				Australia	Colgate-Palmolive	1000	4.99	52
IGA SWIFT	52	✓			Australia	IGA	1500	2.99	28
BLACK & GOLD Super Concentrate	51	✓	✓		Australia	AAPW **(B)**	1000	2.65	23
EXTRA BLUE	51	✓	ns	ns	Australia	Campbell	750	1.69	41
NO FRILLS Concentrate **(A)**	51	✓	✓	ns	Australia	Franklins	1000	2.34	15
SURF Cold Water	51				NZ	Unilever	1000	3.39	36
FAB Sunshine Fresh	50				Australia	Colgate-Palmolive	1000	4.73	50
IGA SWIFT Concentrate	50	✓			Australia	IGA	1000	2.99	18
SURF Cold Water Concentrate	50				NZ	Unilever	1000	3.29	31
BLACK & GOLD	49	✓	✓		Australia	AAPW **(B)**	1500	2.47	18
SPREE Concentrate	49				Australia	Colgate-Palmolive	1000	3.35	35
SPREE	48				Australia	Colgate-Palmolive	1000	2.97	32
GOW'S Bio Clean	47				Australia	Colgate-Palmolive	1000	2.09	23
RELIANCE Concentrate	46	✓			Australia	Coles	1000	2.39	12
ADVANCE Soap Powder	44	✓	✓		Australia	Preservene	1250	2.85	11
Warm wash, no detergent	39	na	na	na	na	na	na	na	na

na *Not applicable.* **ns** *Not stated.* **(A)** *This product may no longer be available.* **(B)** *Australian Asia/Pacific Wholesalers.*

Mobile phone news

While they can be lifesavers in some situations, they've also created problems.

VANESSA MARSHALL

The A-tick label — a safety guarantee? See right.

WINNERS MAY BE LOSERS

Be sceptical of offers of 'free' mobile phones from companies claiming to collect market research information. There've been dozens of complaints from people who were told they'd 'won' a mobile for participating in a survey.

Either on signing for the phone or on using it, some people had found this meant they'd agreed to a fixed-term contract.

If anything similar has happened to you, you can lodge a complaint with the Telecommunications Industry Ombudsman on 1800 062 058, or online at www.tio.com.au.

Mobile phones have certainly had an impact on society. For some people they've become an essential part of life, for others they're a nuisance. And they're not without controversy.

RADIATION VALUES

There's an ongoing debate about whether the radiation emitted by mobiles can be harmful.

In Australia, all new mobiles carry an A-tick label (left), which means they meet the Australian safety limit for radio frequency exposure. So, according to the Australian Mobile Telecommunications Association (AMTA), they should all be considered equally safe.

However, if you're still concerned, it's become easier for you to choose a model with particularly low emissions. Since October 2001, all new models come with information (in their manual or a separate brochure) about their specific absorption rate (SAR). This is the amount of radio-frequency energy absorbed by the body when you're using the mobile.

The published figure is based on the phone working at maximum power. It's a worst-case value and doesn't reflect your exposure in everyday use, as mobile phones constantly adapt to the minimum power required to make a call in order to optimise battery life.

While the SAR is measured according to a world standard test method, Australia calculates the safety limit differently from European countries. The Australian limit is 1.6 W per kg of body weight averaged over *one* gram of tissue; in Europe it's 2.0 W per kg averaged over 10 grams. So the values you find on manufacturers' overseas websites may not be comparable to those published in Australia.

For more information on SAR, check the AMTA website: www.amta.org.au/sar.

DON'T BE DISTRACTED

In Australia, you're not allowed to use a handheld mobile phone while driving. Our US counterpart, *Consumer Reports*, recently did a quick test of the impact that using even a hands-free phone while driving a car has on driving abilities.

Ten drivers aged 24–45 drove four laps of a 4 km test course at a consistent speed.

- On the first lap, they had a light conversation with a passenger.
- On the second, they had to answer a series of maths and trivia questions.
- On the third, they had to dial and speak on a handheld mobile phone (responding to similar questions to lap two).
- On the fourth, they did the same using a hands-free phone.

Their driving speed and behaviour were monitored, and after each lap they had to describe the shape, colour and content of four common road signs they'd passed on the course.

- **The overall finding**? There was no discernible difference between using a handheld or a hands-free phone. Dialling and talking on a mobile phone affects driving behaviour to varying degrees. Most drivers slowed down while dialling, but otherwise held their speed and lane. However, some wandered in their lane, slowed down while using the phone, or had more trouble recalling the road signs.

While the distractions observed in the test may not matter too much in normal driving conditions, *Consumer Reports* concluded that they're likely to become more serious in an emergency situation — for example, when a child unexpectedly runs onto the road.

So if you're having a long or serious conversation (even hands-free) or driving conditions are difficult, pull over. ■

BUMP UP your savings

Saving for a holiday, a new car or stashing some money away for emergencies? Don't get short-changed by low-interest bank accounts — use one of the high-interest options and let them help you save.

IN A NUTSHELL

- **Everyday bank transaction accounts** *pay interest rates as low as 0% on amounts up to $5000 and are not the right place for your savings.*
- **New-style electronic savings accounts** *offer more attractive interest rates. However, most allow only phone and internet transactions, so you need to link them to another account to access your money.*
- **If you have a mortgage** *with a redraw facility or offset account, this may be the best place to keep your savings. But make sure the offset account doesn't cost you more than it's worth (see page 17).*
- **Bonus saver accounts,** *term deposits, cash management accounts and cash management trusts are other savings alternatives. There are some smart new versions of them around.*

When we looked at this issue five years ago, everyday transaction accounts paid around 0.25% interest on amounts up to $5000. Today, you can count yourself lucky if you get 0.05%, with some accounts paying zero interest.

For Sue and Tom Garrett (not their real names) and Rino Breebart, this was reason enough to look for a better place for their savings.

Rino's using an electronic savings account to save for a holiday to Europe later this year.

Sue and Tom are making their mortgage work for them, using their mortgage offset account to save for a kitchen renovation.

This makes much more sense than leaving the money in a transaction account, but did they choose the best option? We calculated whether another would be even better.

Table 1. Electronic accounts

Company / account name (in interest rate order)	Effective rate for $5000 (%)*	Minimum investment ($)	Monthly fee ($)	Transactions		Withdrawals	
				Internet	Phone	ATM	EFTPOS
AMP BANKING EasySaver	4.65	No min	Nil	Free	Free	No	No
ING DIRECT Savings Maximiser	4.59	No min	Nil	Free	Free	No	No
MEMBERS AUSTRALIA CU Cyber Saver	4.44	5000	Nil	Free	No	No	No
DRAGONDIRECT Directsaver	4.33	No min	Nil	Free	Free	No	No
QUEENSLAND PROFESSIONAL CU Netsaver	4.23	No min	Nil	Free	Free	No	No
AMP BANKING Easyliving	3.87	200	0 / 5 / 10 **(B)**	Free	Free	For a fee	For a fee
HSBC Online Savings	3.80 **(A)**	No min	Nil	Free	Free	Free **(C)**	Free
MELBOURNE CU Wealth Accumulator	2.02	No min	Nil	Free	Free	No	No

Source: www.cannex.com.au.

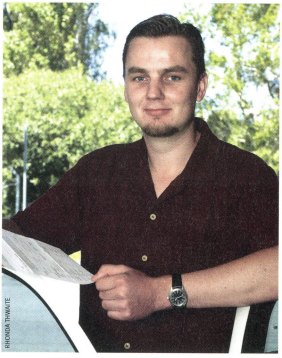
* *As at February 15, 2002. The effective rate takes into account when and how often interest is calculated and paid.*

(A) *A lower interest rate applies to balances under $2000.*

(B) *Three different fee structures to choose from; the monthly fee is rebated against transaction charges.*

(C) *All HSBC ATM transactions are free, first five non HSBC ATM transactions are free, $1.50 per transaction thereafter.*

Rino's ING Direct electronic account proved the best way to save for an overseas holiday.



GET TO TRAVEL SOONER?

Rino opened his **ING DIRECT** electronic account early last year. "The phone and online banking is very helpful and easy, and transfers of money both in and out are reliable and as fast as can be expected," he says.

Essentially, an e-account offers higher interest rates (see Table 1, above), but generally only internet or phone transactions. You need to link it to another account and transfer funds to it to access your money, which may cause a delay of a day or two.

Rino opened the account with $1600 already saved in his bank account, and then deposited $150 each fortnight. We calculated whether he'd have been better off using the best term deposit, cash management account or cash management trust available instead of his electronic account.

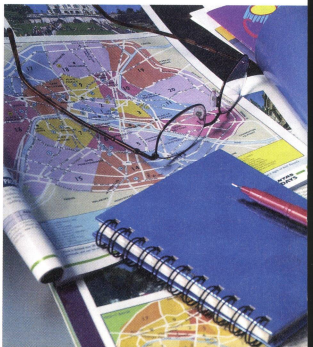
Luckily, the electronic account was the best option for Rino: using it he saved $5385 in the 12 months to December 2001. With the best:

- 30-day term deposit — he'd be $8 worse off.
- Cash management account — $17 worse off.
- Cash management trust — $32 worse off.

As interest rates fell over the last year, though, Rino's electronic account dropped its interest rate several times. With a term deposit he would have received the fixed rate for the fixed term.

There are a number of similar accounts to the one Rino's using — see Table 1. Most of them don't allow you to use ATM or EFTPOS, but Rino doesn't mind this: "It helps you save if it isn't instantly accessible, as you're less likely to touch it."

If ease of access concerns you, check out the **HSBC Online Savings** account and the recently launched **AMP Easyliving** account. They don't need to be linked to another account and can be used as your everyday transaction account. However, their interest rates aren't as good as some of the other electronic accounts and they also charge fees on some transactions.



THANK YOU

The independent financial services research group, Cannex, collaborated with us for this article, helping us with the calculations and making its comprehensive database available.

SAVE FOR A KITCHEN AND HELP PAY OFF THE HOUSE?

When Sue and Tom Garrett took out their home loan last year they went for a mortgage with an offset account. "We had a fair bit of excess income and therefore decided this would work best for us," says Sue.

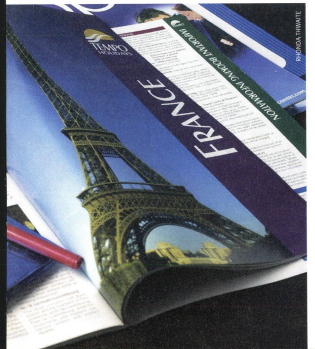
An offset account is usually only available with a mortgage on the higher standard variable rate, not on basic, lower-interest loans. How it works is that you deposit money in the account and receive interest on it in the form of a deduction on the interest due on your loan, so you pay less interest. (Some offset accounts only give a partial offset — make sure you get one that gives 100%.) To make full use of one you need to use it as your main account, have your salary deposited into it and have substantial savings.

Offset accounts are tax-effective, as you don't have to pay any tax on the interest saved on your loan. You'd usually pay tax on any interest earned in a savings account.

These accounts work for people who are good with budgets and very disciplined. As all your funds are accessible, you may be tempted to use up your savings.

Sue's and Tom's incomes are deposited directly into the offset account and they use a credit card with interest-free days for their day-to-day expenses (to keep as much cash in the account as possible for most of the month), paying it off in full each month. They keep around $10,000 emergency cash in the account and have started to save for a new kitchen. They estimated they had around $14,000 in savings on average in the account last year.

We compared their offset account with a basic lower-interest home loan from the same lender, combined with putting their savings into the best electronic account.



VANESSA MARSHALL

Sue and Tom thought a mortgage offset account would be the best way to save, but the higher interest rate combined with their large loan are working against them.

As Sue and Tom have a fairly high mortgage of $268,000, they pay a lot of money in interest, so the offset account's higher interest rate has a big impact. Even with their savings in the offset account, they were about $830 worse off than if they'd taken out a basic loan with a lower interest rate, put their savings in an electronic account and paid tax on the interest earned.

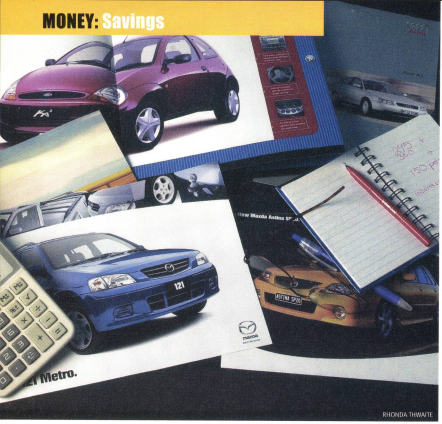
While the offset account didn't work well for Sue and Tom, we wanted to know how it would work for

What to look for

Which type of account is right for you depends on your specific requirements — see *What else is out there?*, page 18. Things to think about include:

- **Timeframe:** Do you want to be able to access your funds at any time, or do you have a specific savings horizon? For example, a two-year term deposit wouldn't be a good place for savings to which you need frequent or emergency access.
- **Flexibility:** Does the account have any restrictions, like a minimum opening or ongoing balance, minimum deposits or withdrawals? These would be inconvenient if you wanted to save small amounts at irregular intervals.
- **Withdrawal options:** Are you comfortable restricting yourself to internet and phone banking? Most of the new-style e-accounts need to be linked to another account, to which you transfer money when you want to withdraw funds. Other accounts may allow EFTPOS, ATM and debit card access and can have a credit card and a cheque book linked — but they often pay less interest.
- **Fees:** What kind of transactions are you most likely to make and what's charged for them?
- **Interest:** Apart from the rate, ask how it's calculated and paid. It could be calculated monthly — which means on the smallest balance you had during the month — or daily, on the actual balance you've got, which gives you more interest.

Different interest rates could be paid on portions of your balance: sometimes a low interest rate applies to the first $2000, for example, and a higher one to amounts above that. Look for one that applies the higher interest rate to the whole amount. And the more often the interest is paid into your account, the better the return.



RHONDA THWAITE

people who have a smaller mortgage and don't even put their savings in a high-interest account. So we compared the offset account approach with taking out a basic lower-interest loan and leaving $14,000 of savings in a transaction account earning no interest, for the following mortgages:

- $100,000 — more than $1000 better off using the offset account.
- $150,000 — nearly $600 better off using the offset account.
- $200,000 — about $200 better off using the offset account.
- But with a $250,000 mortgage you'd be nearly $240 worse off.

One way to make an offset account work for you if you have a larger mortgage would be to use a split loan: leave the bulk of your mortgage in a basic loan and a smaller amount (such as $50,000) in a loan with an offset facility. That way you can benefit from the low interest rate on the basic loan and offset your savings against the part of the loan that's on the higher rate.

ANOTHER ALTERNATIVE

If you don't need to access your savings often, such as your emergency funds, you could use a redraw facility, which is sometimes available even with a basic loan. For a fee you can redraw funds that you've paid in above the minimum loan repayment.

Fees of up to $50 per redraw may apply, and minimum redraw amounts (for example, $2000) reduce the flexibility. There could also be a cost for activating the redraw facility, a maximum number of redraws per year and minimum/maximum redraw amounts.

What else is out there?

TERM DEPOSITS

These are available for terms between seven days and 10 years, and the minimum investment is usually $1000 (some institutions allow $500, while others ask for $5000).

- **Interest:** Currently 0.8% to 4.4% for $5000 for 90 days. In general, the more you have to invest and the longer the period, the higher the interest rate. Shop around for the best rate and don't forget to check credit unions, which tend to have especially attractive rates for smaller deposits.
- **Fees:** Usually no account-keeping fees.
- **Main disadvantage:** You may have to pay a fee if you need your funds before the term is up. And the interest rate is fixed, so if rates go up, you're stuck with the lower one.
- **Main advantage:** No temptation to use your funds, and you know how much money you'll get. Plus if interest rates go down, you'll be in a good position.

Flexible term deposits

There are some new-style term deposits around that may pay less interest than normal ones but give you more flexibility. Options include term deposits offering:

- Immediate free access to a portion of or even all your money after an initial fixed term.
- Trade-ups if there's a rise in the interest rate during the term of your investment.
- Interest rate increases at regular intervals.

BONUS SAVER ACCOUNTS

Bonus saver accounts offer special savings incentives: usually you need to make at least one deposit per month and no withdrawals in order to get a higher ('bonus') interest rate. Some give you other rewards, such as reduced insurance premiums.

- **Interest:** Usually the bonus interest is 3% above rates paid by transaction accounts.
- **Fees:** Most accounts charge a monthly service fee. However, it may be waived once you're above a minimum balance.
- **Main disadvantage:** Still a comparatively low interest rate and no flexibility, as you lose the bonus interest if you make a withdrawal.
- **Main advantage:** This type of account gives you an incentive to save, which may motivate you to keep a monthly savings plan on track.

Saving for a deposit?

If you're saving for your home deposit, check out reward saver accounts that offer you a discount on your home loan once you've achieved your goal.

- **ANZ Progress Home Saver** with bonus interest: Up to 0.5% discount off a standard variable home rate.

RHONDA THWAITE

- **CBA Mortgage Saver** with bonus interest: No establishment fee, and either no loan service fee for the term of the loan or a discount on the interest rate (for the first three years on a standard variable rate, or on the fixed rate for the fixed period).
- **NATIONAL Goal Saver:** No bonus interest, but a reduced application fee for a **NATIONAL** tailored home loan package.

CASH MANAGEMENT ACCOUNTS (CMA)

These work in the same way as an ordinary transaction account and can be used for day-to-day banking at the same time as offering higher interest rates, in particular once your savings reach a certain level.

However, a small number of institutions now offer the same higher rate for every dollar invested, with one of the highest — currently 3.8% — available from **AMP Bank**. Minimum initial investments may apply.

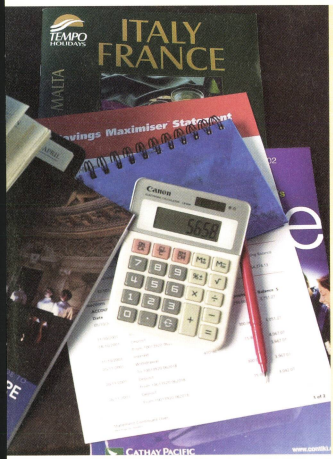
- **Interest:** Currently between 0% and 4% for $5000, usually higher rates for larger amounts.
- **Fees:** Account service fees may apply, but may be waived if a minimum balance is maintained. Transaction fees may apply.
- **Main disadvantage:** Unless you have a lot to invest, your interest rate may be well below the advertised rate.
- **Main advantage:** Your money is immediately accessible ('at call') and your cash management account may come with all the bells and whistles of a normal transaction account.

A new spin is CMAs that offer two options: the traditional CMA or an 'electronic CMA' with low or no fees for electronic transactions, sometimes even combined with a higher interest rate.

CASH MANAGEMENT TRUSTS (CMT)

These are managed investments: they pool your money with other people's and use it for short-term money market investments such as bank bills. You can only invest in a CMT by applying via its prospectus.

- **Interest rate:** Currently between 3.1% and 4.3%. However, there may be small daily variations as rates change in alignment with market rates.
- **Fees:** As with other managed funds there's an ongoing fee, usually around 1%. Transaction fees may apply.
- **Main disadvantage:** Minimum initial investments (usually $5000) and minimum withdrawals may apply. Your returns and capital aren't guaranteed, although CMTs carry much less risk than managed funds that invest in shares, for example. However, consider getting financial advice before investing in them.
- **Main advantage:** Your money is at call, and a CMT may offer limited transactions such as cheque and credit card facilities. Interest rates can be better than for CMAs if you don't have big amounts to invest.



PENSIONER DEEMING ACCOUNTS

Deeming accounts are available to age and service pensioners. Some disability support pensioners, self-funded retirees and recipients of other social security payments (such as newstart, mature age and partner allowance or carer payment) may also be eligible. The 'deeming' rate is set by the government and used to assess income from financial investments for social security purposes. Since March 20th, the rate is 2.5% for the first $33,400 (or $55,800 for a couple) and 4% for amounts above this.

- **Interest:** Rates can be slightly different from the deeming rate — in particular you might receive less if you have a low balance (below $2000, for example). But your income will still be assessed for social security as if it were at the higher rate.
- **Fees:** Look for an account with a lot of free transactions, and compare transaction fees between different accounts. If your account balance is below a minimum balance you may be charged a monthly fee.
- **Main disadvantage:** You may be able to get a better interest rate with other accounts, depending on your balance.
- **Main advantage:** Convenient — some deeming accounts offer access through a passbook, ATM, EFTPOS, Giropost, Bpay, cheque book, credit card, internet and telephone banking.

More information:

- For a leaflet on how to choose a deeming account, phone **Centrelink** on 13 23 00, or check the information at www.facs.gov.au, under 'publications'.
- The **National Information Centre on Retirement Investments** also provides information on investment products; phone 1800 020 110 or get a factsheet from the website, www.nicri.org.au.

For some people, laser eye surgery means freedom from glasses and contact lenses. But it's not suitable for everyone and there are risks and side effects.

Want to get your eyes ZA

IN A NUTSHELL

- **No laser surgery** *can guarantee 20/20 vision.*
- **Even if you get 20/20** *vision you may experience side effects that affect your sight (for example, when driving at night).*
- **There's a chance** *you'll still need glasses or contacts — particularly if your sight problems were severe — and many people will also need reading glasses as they get older.*
- **Despite the potential negatives,** *most people are very happy with the results.*

Every year, thousands of Australians are choosing to have laser refractive surgery, usually because they find glasses or contact lenses inconvenient or uncomfortable.

The surgery can be used to correct short sight, long sight and, in most cases, astigmatism. Many of those who've had it rave about it. But not everyone is suitable (see *Is laser surgery for you?*, page 23) and there are risks and side effects.

Laser surgery is also relatively expensive — each eye costs around $2000-$2500 — and because it's considered cosmetic surgery, it's covered neither by Medicare nor by most private health insurers. However, you may be able to claim some of it back on tax: if you spend more than $1250 on medical expenses, including cosmetic surgery, you're entitled to a tax rebate of 20% of the amount over $1250.

PRK OR LASIK?

The two most common types of laser refractive surgery available are **PRK** (photorefractive keratomy) and **LASIK** (laser-assisted in-situ keratomileusis). Both involve using an excimer laser to reshape the cornea (the clear front surface of the eye involved with focusing). Short-sightedness is corrected by making the cornea flatter, while long-sightedness is corrected by making the corneal curve steeper.

- **PRK** is the older procedure and has been done here since 1991 and elsewhere since 1988. It begins with a portion of the outer layer of the cornea, the epithelium, being scraped away. An excimer laser is then applied to the exposed surface, which is sculpted to correct the eye's refractive error.
- **LASIK**, sometimes known as 'flap and zap', was developed in 1991 and has been practised here since 1995. The outer layer of the cornea is cut to leave a flap that's peeled back but not removed. The laser is then applied to the area *within* the cornea (whereas PRK works on the corneal surface). When the laser treatment is finished, the flap is placed back over the treated area and adheres naturally.

WHICH IS BEST?

LASIK is the more popular of the two because it's painless and heals faster. But that doesn't mean it's always a better option. For instance, PRK is more suitable if you have a very thin cornea, as there's evidence linking LASIK (which penetrates more deeply into the cornea) with a rare condition called keratectasia, caused by the cornea being thinned too much (see *Long-term complications*, page 22, for more on this). But LASIK is likely to be the more effective option if you're severely short-sighted or long-sighted.

PPED?

How short-sighted are you?

What's 20/20 anyway?

'20/20' vision is the old term for normal vision (the 20 refers to feet). The metric equivalent is 6/6 vision. A person with 6/12 vision can see at six metres what a person with normal vision can see at 12.

Long or short-sighted?

You can tell how long- or short-sighted you are by looking at your glasses prescription (prescriptions for contact lenses are different, as the lens is closer to the eye and so its power is lower).

Levels of long and short sight are measured in dioptres. A minus sign means you're short-sighted, so distant vision is blurred. A plus sign means you're long-sighted and near vision is blurred.

The Royal College of Ophthalmologists suggests the following classification levels for short sight (there's no equivalent for long sight):

- 0 to −3D: mild
- −3.25D to −6D: moderate
- −6.25D to −10D: severe
- −10.25 to −20: extreme

Many people who are short-sighted also suffer from astigmatism. This means the curve of the cornea is irregular and both near and far objects may be blurred.

RISKS AND SIDE EFFECTS

While laser eye surgery isn't particularly difficult technically, there are risks and side effects, as with any surgery.

It's not unusual to feel some discomfort and perhaps have blurry vision for the first few days. But there can be more serious problems:

- **PRK and infection**

PRK is a less complicated operation, so there's less risk of surgical error. But there is a slightly greater chance of infection while healing (around one in 1000) than with LASIK. This may delay healing but usually doesn't cause long-term problems.

- **LASIK and damage to the corneal flap**

With LASIK there is a slight risk — about one in 500 — that the corneal flap will be cut off or damaged. If the flap is put back in the correct position, there should be no adverse effects. But if the flap is lost, this will lead to long-sightedness and irregular scarring of the remaining corneal bed, leading to haze and blur.

- **Undercorrection**

In around one out of 15 cases, the surgery results in undercorrected vision and the operation has to be redone. Find out beforehand whether your payment includes further treatment in such a situation.

- **Problems with night vision**

Some patients end up with 20/20 vision but have irritating or distressing side effects, the most common being night vision problems: estimates range from around 4% to 30% of patients, depending on the time since surgery and how much of a problem the symptoms cause (from being a regular annoyance to only just noticeable).

Almost all patients have some symptoms in the first couple of weeks, but their severity diminishes over time. The effects can be particularly problematic when driving, when there's a loss of contrast sensitivity and headlights appear much bigger, are blurry or have halos around them. For this reason, most county and city police forces in England and Wales won't employ anyone who's had laser eye surgery.

Around 1% of people are permanently affected and can't drive at night as a result of these side effects.

Your surgeon should check your pupil size in darkness before the operation: if it's more than 7 mm you're more likely to have night vision problems and should reconsider having the surgery. But a pupil size smaller than 7 mm is no guarantee you won't suffer these problems.

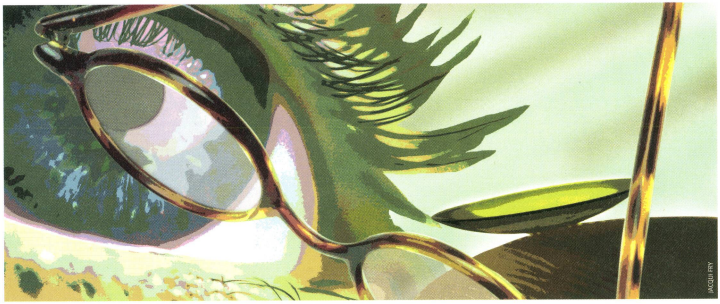
Poor night vision can sometimes be corrected with eyedrops that reduce pupil size (for example, Pilocarpine, which contracts the pupils), or by wearing contact lenses at night. With newer laser

ETHICAL ADVERTISING

Last time we wrote about laser eye surgery (July 1998) we were concerned about the way it was being promoted, in particular the blanket claims that it's safe, effective and you'll never have to wear glasses or contacts again.

The Australian Competition and Consumer Commission (ACCC) acted against several advertisers, asking them to refrain from making such claims, and hasn't received any complaints about misleading advertising since then.

However, if you see any laser eye surgery ads that you think overstep the bounds with unrealistic promises, phone the ACCC on 1300 302 502 to let them know.



MORE INFORMATION

- *The **Royal College of Ophthalmologists of London** has an excellent patient's guide to laser eye surgery on its website: www.rcophth.ac.uk/publications/guidelines/excimer.html.*
- *For more on the risks, see **Surgical Eyes** (www.surgicaleyes.org), a website run by people who've had a bad experience with the surgery.*

treatments and improved techniques, these side effects are becoming less common.

Worse than before?

A small proportion of people (around one to three per thousand) end up with poorer 'best-corrected' vision — that is, worse vision than they had with glasses or contacts before the operation — because of corneal haze or irregular tissue removal. Worse complications are very rare.

Long-term complications?

Although the procedures are relatively new and the long-term risks unknown, many experts say there's no reason to suspect any significant long-term complications.

Some, however, have raised concerns about lasers thinning the cornea, which already gets thinner as you age. This results in an increased risk of developing corneal ectasia or keratectasia (where the cornea bulges forward, distorting vision and causing short sight again), limiting the potential for laser surgery for corneal diseases in later life and increasing susceptibility to corneal rupture.

Laser surgery is a rapidly evolving field of knowledge and expertise, and continual refinements based on improved technology and findings from scientific studies are likely to reduce the risk of minor side effects as well as more major damage.

GET REAL

It's impossible to predict in advance exactly how successful the operation will be, though generally speaking the accuracy of the correction decreases with the strength of your glasses prescription.

But success has psychological as well as physical elements. Researchers have found that 95% to 97% of patients are happy with the outcome, even though up to 20% of them have what others may consider unacceptable physical side effects (particularly problems with night vision). It seems that people are prepared to make trade-offs, so the inconvenience of limitations when driving at night, say, is more than made up for by other more positive aspects of life with improved vision.

Satisfaction also has a lot to do with the impact of wearing glasses or contact lenses on your life and your expectations of the outcome of surgery. If you're managing quite well with glasses or contacts but have a job or hobby that requires perfect vision (including at night), you may be less happy with the outcome than someone who's having difficulty with them. It's telling, perhaps, that only a few short-sighted ophthalmologists have had the operation themselves, because they're reliant on good vision for their work.

There's no guarantee you'll get 20/20 vision, or even that you'll be able to throw away your glasses or contacts. If your sight problems are mild or moderate, there's a good chance you can. But if you're very short-sighted, you may still need glasses or contacts for driving or watching movies. And laser treatment won't prevent age-related sight problems, so you're still likely to need reading glasses in your late 40s.

So before you take the plunge, think carefully about why you're having it done, what you imagine the benefits to be and whether the risk/benefit trade-off is worthwhile — keeping in mind that the risks are only risks, not certainties. A good practitioner will go through these matters with you and tell you if your expectations are unrealistic — and will also inform you of the risks and possible side effects. ■

What happens?

When choosing a laser eye surgeon, you don't need a referral: you can simply look one up in the phone book or on the Net. They must be a fully trained ophthalmologist, and ideally be a Fellow of the Royal Australian and New Zealand College of Ophthalmologists (you'll see the letters FRANZCO or FRACO after their name).

Having said that, flashy ads don't tell the whole story, and it's really a good idea to get a referral from your GP or optometrist — ideally they'll send you to someone they know and trust. However, in this lucrative and somewhat commercially driven industry, it's not unknown for kickbacks to occur, and for referrals to be made on the basis of the size of the kickback, rather than the quality of service. It's up to you to establish why you're being sent to a particular surgeon.

Your assessment should include an explanation, preferably in writing, of the risks and side effects. You should be told to go away and think about the risks for a week or so before making a decision.

Surgery takes around an hour or so all up, with the laser application lasting only minutes. You can go home afterwards and most people can return to work in one to three days. LASIK patients recover faster, can see well enough to drive immediately, and have good vision within a week. Healing takes longer with PRK.

Is laser eye surgery for you?

Some people aren't suitable candidates for laser surgery because of the type or degree of their vision problems, or because of other medical conditions. Your eye surgeon will do a detailed check of your medical history and other factors that might affect your suitability.

You may be a good candidate if:

- You're over 20 (eyesight usually stabilises in the late teens/early 20s).
- You've had stable sight for at least two to three years — check your glasses prescription.
- You have healthy eyes free from retinal problems and corneal scars.

You may not be a good candidate if:

- You're pregnant (the refraction of the eye may change during pregnancy).
- You have unstable eyesight.
- You're extremely short-sighted (more than –12D) or long-sighted (more than +4D).
- You have certain eye diseases, including significant cataracts.
- You have an ongoing medical condition such as advanced glaucoma or diabetes.

A LIFE-CHANGING EXPERIENCE

For those of us who've never been dependent on corrective lenses, it's not easy to understand how much impact they can have on your life — nor the risks people are prepared to take to overcome their inconvenience and limitations.

John Pospisil found glasses uncomfortable to wear, but was very short-sighted and couldn't function without them — from simple things like being unable to see the time on his bedside clock, to not going to the beach because of it.

"I couldn't see a thing without glasses. If I went to the beach, I'd be blind while I was in the water, and then I'd be staggering around trying to find my towel when I got out. I just stopped going."

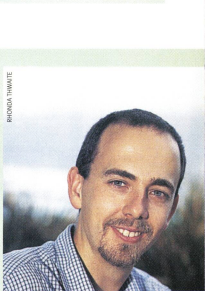
John's GP gave him a referral to an ophthalmologist, who explained all the risks very thoroughly.

"On the day, I was there for an hour or so. It took about 10 minutes to set up for each eye, but the lasering itself was very brief. It was quite disconcerting because I was conscious throughout the procedure, and was very aware that the lights shining in my eyes were laser beams. But it was painless — all I could feel was some pressure and a tapping sensation. There was also a slight burning smell.

"I felt uncomfortable that evening, a little sore, and everything was blurry. But when I woke up the next morning it was like a miracle had happened: I opened my eyes, looked out the window and read the number plate on car 25 metres away. It was one of the most amazing experiences of my life."

He went for a check-up that day, and his vision was nearly 20/20. A week later it was 20/20. It hasn't stayed at that level, but it's as good as the vision he had when wearing glasses. He finds that lights flare at night, though they don't affect his driving and it's a minor inconvenience in the grand scheme of things.

"It was a life-changing experience — and now I go to the beach every day."



RHONDA TIWAYE

WHAT'S PHENYLKETONURIA?

You may have seen on the labels of some foods or drinks: "Warning: phenylketonurics, contains phenylalanine." Don't worry: if you were phenylketonuric, you'd know. It's an inherited problem where you can't properly digest the amino acid phenylalanine, so untreated it builds up and causes brain damage. Babies are tested at birth for phenylketonuria (PKU), and if you're diagnosed with it you can still lead a normal life by eating a low-protein diet.

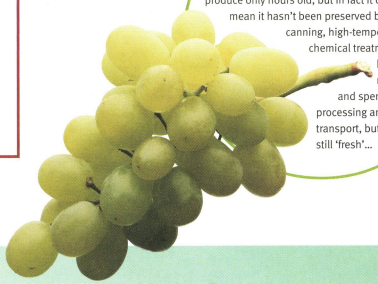
But phenylalanine is also in the sweetener aspartame, an ingredient in many sweet products, in particular soft drinks. They generally don't contain protein, so phenylketonurics might think they're OK to eat or drink — hence the warning.

Nutrition tip: soy

Including soy foods in your diet can help with some symptoms of menopause and also with very high cholesterol levels. But in both cases you have to eat enough: 100 to 200 grams of tofu or two to four cups of soymilk a day, for example. Choose reduced-fat if you're watching your fat intake.

How fresh is 'fresh'?

'Fresh' may conjure up images of dew-picked produce only hours old, but in fact it can just mean it hasn't been preserved by freezing, canning, high-temperature or chemical treatment. It may have been refrigerated and spent time in processing and transport, but it's still 'fresh'...



Fruity trickz

We're somewhat baffled by a new product from Blackmores called **FRUITY BITZ**. It's promoted as a food, it's even called a fruit snack, but on closer inspection it's a vitamin and mineral supplement for children.

The advertising blurb tells us that, "Every sachet gives them half their daily iron needs, half their vitamin C needs and a third of their calcium needs." Well, so does a small serve of lean mince, an orange and a glass of milk. Suggesting to parents that they can ensure their children get the vitamins and minerals they need every day from a supplement, without worrying about them eating a variety of nutritious foods, is the wrong way to go. There are lots of important substances in foods we're still finding out about, and there's no way they can all be in a supplement. A promotional leaflet from Blackmores discusses what a healthy lunchbox should contain, but nowhere is this mentioned on the packaging or in the magazine advertising for the product.

With childhood obesity on the rise, we should be concentrating on getting children more active and teaching them healthy eating habits.

There's a further issue with **FRUITY BITZ**. Australian regulations don't allow vitamin supplements disguised as food to be made and sold here. New Zealand regulations, though, allow it there. And under the Trans-Tasman Mutual Recognition Agreement, products that comply with NZ regulations can be imported into Australia and sold. So, effectively, importing **FRUITY BITZ** from New Zealand gets around the Australian Food Standards Code.

PHOTOS: VANESSA MARSHALL

A bag for three seasons

You can check out a sleeping bag for fit and comfort before you buy, but it's hard to tell how warm it'll be.

GETTY IMAGES

IN A NUTSHELL

- **'Three seasons' seems clear enough** — *the bag's not intended for winter or other extreme cold. Unfortunately not all manufacturers use this simple term, and even when they do it doesn't guarantee a particular level of warmth, as our test shows.*
- **Whether a down or synthetic filling** *is better depends on your intended use; see* Down vs synthetic *and* What to look for *for more. However, of our trialists' top five sleeping bags, four were down or down/feather.*

Going camping before winter sets in and worried your old sleeping bag won't keep you toasty at night? You probably want a bag that's compact and fairly light, warm and comfortable — but how do you know which won't leave you freezing your toes off on cold nights?

We tested nine 'three-season' sleeping bags, some with a synthetic and others with a down or down and feather filling, priced between $129 and $329. We checked how warm they are, and a user panel tried them for ease of use.

If you only want to use a sleeping bag occasionally, you probably don't want to spend hundreds of dollars. Of the cheaper bags tested, our trialists thought the **SNOWGUM Sturt** ($149) was 'pretty good', but its warmth rating is lower than the pricier down bags the trialists liked.

How do they work?

Sleeping bags keep you warm by insulating you from the cold outside air. The insulation effect occurs as the air around you in the bag is warmed by your body heat, and the warm air is trapped in the bag's filling. The more air that's trapped (in the filling itself, not around you in the bag), the warmer you'll stay.

What's 'three-season'?

These bags aren't meant for extremely low temperatures — so don't pick one of them for

WHAT TO BUY

For warmth, lightness and minimal bulk (down filling):

MONT Zodiac 500	$329
ONE PLANET Olga	$319

For warmer climates, damper conditions and/or occasional use (synthetic filling):

SNOWGUM Sturt	$149

TIPS FOR STAYING WARM IN YOUR BAG

- Eat and drink an appropriate amount for your situation, and have a hot, cooked meal and/or hot drink at night for increased warmth.
- Wear a 'beanie' to reduce heat loss from your head.

WHAT'S GOOD FOR THE GOOSE...

... Isn't necessarily good for the gander. Choosing a sleeping bag tends to be quite individual: different shapes are better suited to different people, for example. Make sure you crawl into the bag in the showroom and check out how easy it is for you to pack it away in its stuff sack, plus check it's got the features you need (see What to look for, *page 29).*

cross-country skiing or winter camping. And unfortunately, not all manufacturers use the same terminology to describe their bags.

Some rate bags as 'two-season' or grade 2 (supposedly best for summer use); 'three-season' or grade 3 (for cooler weather and some cold nights); 'four-season' or grade 4 (for use on very cold nights and near the snow line) and '4+ season' or grades 5 and 6 (for snow camping and alpine use). However, others rate according to the temperature range the bag can supposedly withstand, or give their ratings trendy, in-house names.

As far back as the 70s, CHOICE raised concerns about the absence of standardisation or a rating system for sleeping bags. As long as there's no independently rated standard, it's very difficult to know how warm a bag is, except in comparative tests like ours. This can cause real problems — see *Too cold for comfort*, page 28.

That said, bear in mind that how warm a bag keeps you depends on many variable and subjective factors, including your rate of metabolism, the weather, availability of shelter and the use of an insulating mat between the bag and the ground — even what you had for dinner before going to bed.

Down vs synthetic

Down is the soft, fluffy under-feather of geese or ducks. It generally gives greater warmth for weight, greater warmth for packed size (compressibility) and lasts longer than synthetics.

Fill can be 100% down or down mixed with feathers — generally, more pure down equals a warmer, lighter, fluffier (and pricier) bag. If you feel the bag and squeeze the fill, you'll feel fewer quills with a higher quality or proportion of down. A good proportion of down to feathers is 90:10.

Loft is a measure of how much the filling expands — the more it expands, the more air it traps.

Synthetic fillings such as Quallofil and Spiro-loft are made from polyester fibres with tiny air channels running the length of the fibre. More expensive ones such as Microloft, made from microfibre, claim a combination of warmth and weight that's similar to down.

Synthetic fill keeps its loft and warmth when damp, is usually cheaper than down, is easier to clean and dries more quickly, but it gradually loses its loft over time, so tends to have a shorter life span than down.

All but one of the sleeping bags the trialists rated 'excellent' or 'pretty good' have a down or down/feather filling. ■

WILL THE BAG BREATHE?

Your body constantly emits water vapour through your skin, some of which can get out of the top of a sleeping bag. The rest needs to pass through the bag's inner lining, insulating layer and cover, or you're likely to wake up damp.

Different types of fabric, fibre size and weave affect how quickly vapour passes through without all the warmth escaping or water getting in. Different kinds of insulating fill also pass water through at different rates. You don't want too much water trapped in the fill (especially with down), as it can reduce the insulating effect and the bag's life.

Many expensive modern sleeping bags have complex fabric systems, designed to improve breathability as well as make the bag watertight from outside.

Which?, CHOICE's counterpart in the UK, recently tested sleeping bag breathability and found some significant differences between bags, but no obvious differences between fabrics or fill types.

If you're concerned about breathability — say in colder conditions where the bag's hood needs to be done up — ring the manufacturer if you can't find a knowledgeable salesperson. Also air the bag between uses, and hang it unrolled to minimise damage from water vapour.

PROFILES

Models in the *What to buy* list are profiled in two groups. Prices are recommended retail, as provided by manufacturers in December 2001. Shop around: we found some bargains.

For warmth, lightness and minimal bulk

MONT ZODIAC 500

Price: $329
Fill: 100% down.

GOOD POINTS

- Warmth rating of 9.2 togs, so it's roughly as warm as three to four medium-quality blankets.
- Relatively light.
- Snug, with good drawstrings and zips.

BAD POINTS

- None to mention.

ONE PLANET OLGA

Price: $319
Fill: 100% down.

GOOD POINTS

- Warmth rating of 10.5 togs, so it's roughly as warm as three to four medium-quality blankets. The manufacturer says it's made the bag warmer since our test.
- Relatively light.
- Snug, with good drawstrings.
- Has a compression sack.
- Has an internal security pocket.

BAD POINTS

- None to mention.

PROFILES: RHONDA TWANATE

For warmer climates, damper conditions and/or occasional use

SNOWGUM STURT

Price: $149
Fill: Synthetic.

GOOD POINTS

- Snug, with a well-fitting hood.
- Has non-slip strips on the back of the bag to prevent you slipping off mats, and a sleeve in the hood where clothes can be stuffed to make a pillow.
- Has a compression sack.

BAD POINTS

- Warmth rating of only 5.8 togs on top, and 3 togs underneath, so it's roughly as warm as two medium-quality blankets on top and one underneath.
- No shoulder baffle (see *What to look for*, page 29).

WHAT ABOUT THE REST?

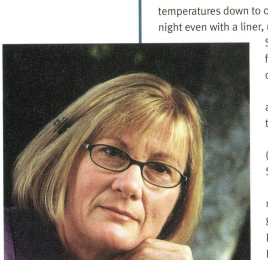
- Trialists rated the **MOUNTAIN DESIGNS Travelite 500** slightly lower than the **MONT** and **ONE PLANET**, but it has a good warmth rating. It's the lightest tested model, but it doesn't come with a compression sack, shoulder baffle or internal pocket.
- The **ROMAN Everest Cap 1** also rates well for warmth, but trialists found the long hood and shoulder baffle drawstrings could get tangled and the hood wasn't really snug when cinched.
- The **CHINOOK Extremelite Zero** isn't particularly warm, plus trialists thought its elasticised drawstring was difficult to operate and the hood wasn't snug when cinched.
- The **KATHMANDU Globe** isn't that warm either (particularly on the bottom) and can't be easily compressed, so is big and bulky to carry.
- Although the warmest bag tested, relatively cheap and large enough for bigger people, trialists found the **NOMAD Black Ice** difficult to compress, big and heavy.
- The **PADDY PALIN Tianjara** has the lowest warmth rating and is relatively bulky.

CARE TIPS

- *Between trips, down sleeping bags should be stored unzipped and somewhere they have room to 'loft'. A large cotton bag or pillowcase is good — don't store one in its compression bag or stuff sack.*
- *Air your bag whenever possible.*
- *Cleaning: Use an inner liner to minimise this, and sponge your bag clean when possible. Down needs either a specialist cleaner or gentle hand wash (perhaps in the bath) and lots of drying time. Many types of synthetic bag can go in the washing machine and clothes dryer — but make sure you follow the manufacturer's instructions.*

TOO COLD FOR COMFORT

Suzanne Bullock from Sydney bought a feather/down sleeping bag, classed by the manufacturer as suitable for temperatures down to 0°C. On a holiday to New Zealand she found it uncomfortably cold in the sleeping bag at night even with a liner, until she put on thermal underwear, socks and, on one colder night, a fleece jacket.



She was sleeping indoors, where the temperature stayed around 10°C, and was protected from the ground by an airbed insulated by a thin double layer of cotton and two layers of blankets.

On her return she contacted the manufacturer and complained that the bag hadn't been as warm as claimed and, she felt, would have allowed her to get dangerously cold at the temperatures for which it was rated as suitable.

The manufacturer offered to increase the amount of fill — but at Suzanne's expense ($25 for 100 g), with an additional charge for postage and handling. CHOICE Consumer Services advised her to contact the retailer, **GOWINGS**, which promptly refunded her money.

Remember, if a product isn't fit for the purpose for which it's bought, you're entitled to a refund from the retailer. If you simply decide you don't like the colour or shape when you get it home, it depends on the retailer's policy on returned goods. To be safe, check the product carefully in the shop, and find out both the retailer's and manufacturer's refund policies before you buy.

You probably won't freeze to death in a sleeping bag rated as suitable for temperatures down to 0°C (about equivalent to a 'three-season'), but Suzanne's experience shows you mightn't be comfortably warm either.

	PERFORMANCE		3 FEATURES			SPECIFICATIONS				
Brand / model (in order of trialists' ratings)	**1 Trial results**	**2 Warmth rating** (in togs)	**Internal security pocket**	**Shoulder baffle**	**Compression sack**	**4 Filling**	**Weight** (kg)	**Length** (cm)	**Width** (cm, max / min)*	**Origin**
MONT Zodiac 500	Excellent	9.2		✓	**(C)**	100% down	1.2	212	69 / 55	Australi
ONE PLANET Olga	Excellent	10.5 **(B)**	✓	✓	✓	100% down	1.4	222	74 / 58	Australi
MOUNTAIN DESIGNS Travelite 500 **(A)**	Pretty good	8.7			**(C)**	100% down	1.1	216	71 / 49	NZ
ROMAN Everest Cap 1	Pretty good	10.2		✓	✓	90% down / 10% feather	1.4	206	77 / 54	Australi
SNOWGUM Sturt	Pretty good	5.8 top, 3.0 bottom			✓	Dupont Quallofil	1.6	204	69 / 56	China
CHINOOK Extremelite Zero	Mixed feelings	5.4	✓		✓	Dupont Thermolite Plus	1.4	216	64 / 55	China
KATHMANDU Globe	Mixed feelings	6.9 top, 3.5 bottom			✓ **(D)**	Dupont Quallofil 7	1.5	209	70 / 53	NZ
NOMAD Black Ice **(A)**	Mixed feelings	11.4	✓	✓	✓	70% feather / 30% down	1.9	222	73 / 60	China
PADDY PALIN Tianjara	Mixed feelings	5.3			✓	Dupont Quallofil 7	1.7	205	73 / 58	NZ

* *Maximum width at the shoulders, minimum width at the feet, rounded to the nearest centimetre.*

** *Prices are recommended retail, as supplied by manufacturers in December 2001. But shop around, as we found some bargains.*

(A) *This model has been discontinued but you may still find it in shops.*

(B) *The manufacturer says it's changed the quality of the down since our test, which should make the bag warmer.*

(C) *Comes with a small stuff sack.*

(D) *But the sleeping bag didn't compress easily.*

(E) *All the bags except the three noted offer variations on the 'lifetime' warranty theme, rather than stating a number of years, which leaves a lot to the retailer's or manufacturer's discretion.*

1 Trial results

A user panel of experienced campers rated the bags for the following:

- How easy are the zips to use?
- How well does it fit with the drawstrings pulled taut?
- How easy are the drawstrings to use?
- How easy is it to pack away?

The bags were rated as:

- **Excellent:** No negative features.
- **Pretty good:** A few minor negative aspects, such as difficult-to-operate drawstrings.
- **Mixed feelings:** Overall OK, but let down by one or two more important negative features, such as being bulky and hard to pack away.

2 Warmth rating (in togs)

We tested the bags for how warm they are on both the top and bottom layers. **Togs** is the term used to rate the relative warmth of a sleeping bag filling; it's a value for how well the filling maintains a specific temperature over a given time (thermal

An internal security pocket lets you keep small valuables (wallet, passport and so on) safely inside the bag with you.

VANESSA MARSHALL

Some sleeping bags pack down much smaller than others, and a good compression sack helps (like the one with the One Planet Olga, left).

VANESSA MARSHALL

Warranty (years)	Manufacturer / distributor	Price ($)**
(E)	Mont Adventure Equipment	329
(E)	Adventure One	319
(E)	Mountain Designs	299
1	Roman Sleeping Bags	295
(E)	Snowgum	149
1	Roman Sleeping Bags	145
(E)	Kathmandu	160
1	Barbeques Galore	129
(E)	Paddy Palin	149

resistance). As a guide, 2–3 togs are roughly equal to one medium-quality blanket.

3 Features
See *What to look for*, above, for an explanation.

4 Filling
See *Down vs synthetic*, page 26, for more on this.

WHAT TO LOOK FOR

Consider whether you're a warm or cold sleeper, and how you plan to use the bag. Cold sleepers should think about using a liner, buying a bag that's rated more warmly, a mummy-shaped bag and/or one with the cold-weather features listed below.

If size and weight are your main concerns, down's usually the best filling choice, although the **NOMAD Black Ice**, filled with feathers and down, was the heaviest bag we tested; check the table for each bag's weight.

If your bag's likely to get damp (such as if you're kayaking), choose a synthetic filling.

Try before you buy. Check zips don't snag and are easy to use. Does the hood close snugly around your head, with the hole near your mouth and nose? Some bags may be too short or tight for some people, especially around the shoulders.

Mummy, tapered rectangular or rectangular? Shape's important, as the more air around you in the bag, the longer it will take to warm up. A mummy-shaped bag is tapered closer to your body than a rectangular one (but you can't move as freely in it), or you can compromise and get a rectangular one that's tapered at the feet, like those tested. You can also get extra-long or wider versions of many bags, and **female-shaped** versions of some, with narrower shoulders. Another option is extra insulation plus room around the feet (boxfoot). If a rectangular bag can be unzipped all around the sides and bottom, you can use it as a quilt.

Cold-weather features to ask for are **shoulder baffles**, which keep warm air in and cold out by minimising draughts around your neck; **double-sided zips**, so you don't have to reach outside the bag to zip and unzip it; and **draught tubes**, which keep cold air from coming through the zip.

USEFUL ACCESSORIES

Inner sheets are available in cotton or pricier silk, standard or Youth Hostel Australia (with built-in pillowcase) shapes. What you choose will depend on how often and where you expect to use it, but they'll all protect your sleeping bag, so you won't need to clean it as often, and will keep you a bit warmer.

A good **compression sack** reduces size considerably, using means like external straps to squash the bag down for easier transport. They're available separately in camping stores if your sleeping bag doesn't have one, but make sure your bag can fit into the compression pack before you buy.

A **booster bag** is a smaller sleeping bag for use inside a larger one and gives increased warmth if you need it.

Camping mattresses (see CHOICE, November 1998) protect you from the ground. What kind you choose will depend on how much you can carry and how much you want to spend.

MONT

Mummy-shaped bags can be warmer, as there's less air to warm up around your body.

Polly want a cracker?

Sick of carrot and celery sticks but still want a low-fat, low-salt snack? Rice crackers just might be the answer to your prayers.

IN A NUTSHELL

- **Most brands of rice cracker** *are low-fat, and if you eat the serve size that's suggested — about 15 crackers — you won't get a lot of salt either.*
- **See *Chips vs crackers*,** *right, for how they compare with a packet of chips.*

Rice crackers have taken the snack market by storm, promoting a healthier image. So we thought it was time to look at how well they stand up to the hype.

NUTRITION LOWDOWN

An advantage of rice crackers is that they're very light, so if you only eat around 15 (the manufacturer's sugested serve of around 30 g) you should feel like you've had a worthwhile snack.

Most of the crackers we looked at are around 3% fat, but the range was 0.2% to 7.4%. If you eat them often, choose from our list, above right — they're all 3% fat or less and also the lowest in sodium.

ASAKA crackers are the highest in fat: the only brand above 5% for all the flavours we found.

Many manufacturers just list 'vegetable oil' as an ingredient, with no information about whether it's monounsaturated or polyunsaturated (good; canola oil's an example), or saturated (bad, such as palm oil). With the generally low fat level, though, it shouldn't matter much if you don't eat too many.

The crackers aren't too bad for salt unless you're really cutting back. The ones we looked at range from 2 mg to 306 mg for 15 crackers. With 2300 mg as the upper daily limit of sodium for adults, having one serve a day should be OK, especially if you pick crackers from our list.

If you don't like your kids eating unnecessary additives (such as flavours and flavour enhancers — MSG and the like), in general stick to plain, unflavoured crackers. Some seaweed and sesame flavours don't contain artificial flavours or flavour enhancers either; check the label. ■

Chips vs crackers

Rice crackers, with an average fat content of 3%, are a much better choice than chips. Plain potato chips are about 30% fat, corn chips generally about 25-30%, **PRINGLES** 13%, and soy chip snacks about 25%.

On the salt front, there isn't a significant difference between crackers with the highest sodium content and chips, but the crackers in our list all have much less salt.

CHOICE CRACKERS

Rice crackers with 3% or less fat as well as the lowest salt* (in order of lowest to highest fat, alphabetical when equal)

	Fat (%)
SAN-ESU Seaweed	0.5
FANTASTIC Coconut fruit	1.6
COLES Tzatziki	1.9
LANES RICE SNAPS Chicken Laksa	2.2
SAKATA Seaweed	2.2
COLES Original	2.4
SAKATA Tomato Salsa	2.5
LANES RICE SNAPS Tasty Cheese	2.6
SAKATA Barbecue	2.6
SAKATA Cheese	2.6
SAKATA Plain	2.6
SAKATA Sesame	2.6
LANES RICE SNAPS Sweet Chilli	2.7
SAKATA Teriyaki	2.7
COLES Barbecue Beef	2.8
LANES RICE SNAPS Tangy BBQ	2.8
SAKATA RANCHEROS Corn and Rice Barbecue	2.8
COLES Chilli & Lime	2.9
SAKATA RANCHEROS Corn and Rice Nachos Cheese	2.9
SAN-ESU Teriyaki	2.9
COLES Laksa	3.0
FANTASTIC Square Barbeque	3.0
SAKATA BBQ Chicken	3.0
SAKATA RANCHEROS Corn and Rice Hot Chilli	3.0
SAKATA RANCHEROS Corn and Rice Tomato Salsa	3.0
SAN-ESU Bar BQ	3.0
SAN-ESU Pizza	3.0
SAN-ESU Plain	3.0
SAN-ESU Salt & Vinegar	3.0
SAN-ESU Sweet Chilli	3.0
SAN-ESU Tomato Salsa	3.0

** All these crackers contain around 600 mg or less of sodium per 100 g — the equivalent of a reduced-salt product.*

WHAT ARE THEY?

Rice crackers are generally made from rice flour and vegetable oil, with added flavours and other ingredients such as emulsifiers (to keep the raw ingredients combined) and anti-caking agents (to keep the cooked crackers from sticking together).

BAKED NOT FRIED?

Many of the crackers claim on their packaging that they're 'baked not fried'. In terms of potential fat content this is a meaningless and potentially misleading statement — baked can be just as high in fat.

Which crackers taste best?

Our CHOICE Home Tester panel crunched their way through almost 2000 barbecue-flavoured rice crackers to tell you which of the nine brands on test they think taste the best. Thanks to everyone who took part. We chose barbecue flavour as market research shows it's the most popular.

The trialists were sent four different sets of crackers in unmarked, snap-lock bags. After trying each they filled in a survey, rating the taste and describing the flavour and texture. Each brand was tried by around 35 people. The table below shows the results.

Trialists liked a barbecue-flavoured rice cracker if it was cheesy, tangy, tomatoey, sweet, fresh, spicy and salty. Bland or greasy crackers got the thumbs-down.

Surprisingly, the trialists rated market leader **SAKATA Barbecue Rice Crackers** equal last. And three of the four best-liked crackers didn't make it into our *CHOICE Crackers* list, left. The **ASAKA** cracker is the highest in fat at 5%, while the other two were just slightly over our fat cut-off.

Brand	Taste score*
ASAKA BBQ **(A)**	65
DRAGON Flaming BBQ	65
FANTASTIC Barbeque	65
FANTASTIC Square Barbeque	65
SAKATA RANCHEROS Corn and Rice Barbecue	60
SAN-ESU Bar BQ	60
COLES Barbecue Beef	45
LANES RICE SNAPS Tangy BBQ	45
SAKATA Barbecue	45

* *Rounded to the nearest 5%.*

(A) *A Woolworths brand.*

PHOTOS: JEYARAJA TYAGARAJ

VANESSA MARSHALL

BANK FEE UPS AND DOWNS

ANZ BANK has two new everyday transaction accounts with reduced fees. The **Access Advantage** account, with unlimited free transactions through ANZ channels and a $5 monthly fee, could save people who make lots of transactions up to $125 each year. **ANZ Access Select,** with six electronic transactions a month and no service fee, is suitable for low-use customers.

On the downside, the **COMMONWEALTH** abandoned its fee rebate system and introduced a $5 monthly account-keeping fee. We've asked it to justify this price hike, given its massive $1.2 billion half-yearly profit and closure of 290 branches and 121 ATMs in the past year.

Tip for advanced investors: warrants

Warrants have become a popular choice for advanced investors. There are 20 different types to choose from, the most popular being instalment warrants. In general you pay part of the price of a share upfront and the rest at a future date, but get the full dividend right away. Warrants are usually issued by investment banks. The interest on the unpaid portion of the share is factored into the warrant's price.

Want to know more? Contact the ASX on 1800 028 585 for a free booklet.

Truth at last

CHOICE has been fighting for honesty in home loan advertising for years. Thanks to Queensland's Minister for Fair Trading, Merri Rose, 2002 may be the year consumers get the whole story about what a home loan costs.

Minister Rose introduced legislation in March to amend the Uniform Consumer Credit Code and introduce an average annual percentage rate (AAPR). Other states and territories will follow Queensland's lead later in the year.

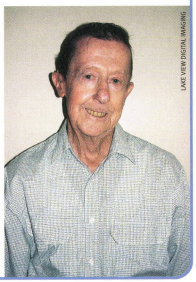
The AAPR shows the total cost of a home loan, including the interest and fees over the life of the loan (estimated to be seven years) as a percentage rate. So you'll finally be able to directly compare the cost of loans with different features.

SEEING INTO THE FUTURE...

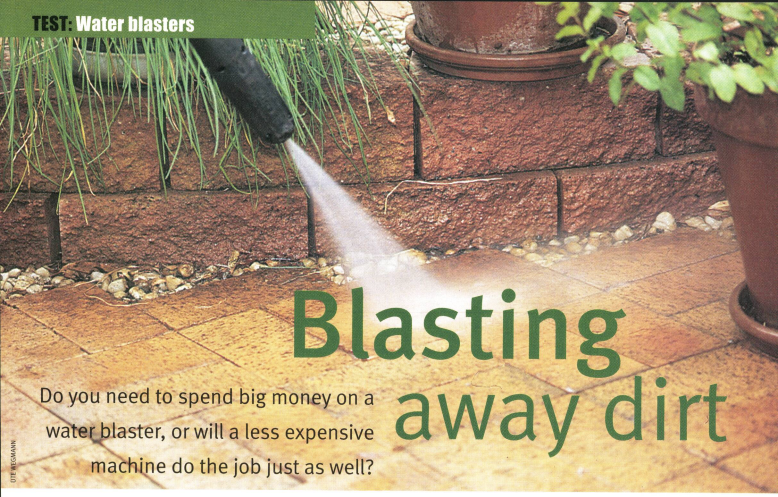
Ray Steadman (pictured) sent us a letter he received from clairvoyant Sofia Dora saying: "I beg you, do not hesitate for a single second and respond straightaway. Today you are the 'chosen one' among thousands of people to receive this gift from the heavens." All this luck comes at the price of only $94 for Ray's "grand celestial file".

Consumer Affairs Victoria advises that this looks similar to other clairvoyancy scams. They usually operate from a mailbox and the money is often sent overseas, making the investigation difficult and a refund almost impossible. And even if you did get your 'celestial file', you've still paid $94 for something worthless.

The only prediction we'll make for this kind of clairvoyancy scam is that you can kiss your money goodbye.



LAKE VIEW DIGITAL IMAGING



Blasting away dirt

Do you need to spend big money on a water blaster, or will a less expensive machine do the job just as well?

DIY WEGMANN

Do you have a wall in your garden that could do with a facelift? A driveway with oil stains? A patio stained with years of entertaining around the barbie? Or perhaps you just want to make it easier to keep your eaves and gutters clean?

A high-pressure water blaster can come in handy for all sorts of messy jobs around the house. You attach it to your outside tap, connect the high-pressure hose to the lance supplied, plug the cord into the power supply and the machine's ready to go. A pump inside the unit blasts out the water at high pressure. To control the water flow, you squeeze or release the trigger. It's a relatively simple type of machine to operate, but you have to take care.

SAFETY

With metres of electrical cord and water everywhere, an accident could turn into a disaster. So use one of these machines only from a power outlet protected by an earth leakage circuit breaker (a so-called safety switch).

And take care where you direct the water spray; it operates at very high pressure and can injure your foot or somebody else's eyes, or damage some surfaces.

WATER-HUNGRY

The models tested are claimed to use around 300 to more than 400 L of water per hour; a typical garden hose uses around 1000 L. But don't be fooled by promotional literature that emphasises a blaster's comparatively low water consumption — you'll be using it for much longer periods at a time and for a different type of job.

Hosing down the driveway may take you 10 minutes, but cleaning it thoroughly and removing ingrained dirt with a water blaster could take several hours. So you'll be using much more water than when you're just getting rid of surface dirt.

THE VERDICT

We tested seven water blasters, ranging in price from less than $200 to around $500, to see whether you need an expensive machine for cleaning up around the house, or whether the lower-priced models can cope

WHAT TO BUY

For heavy-duty cleaning of large surfaces:	
KÄRCHER 490m Plus	$499
ALTO Force 5050 X-TRA	$459
For domestic use, but capable of heavy-duty cleaning jobs:	
ALTO Active 2050	$289
KÄRCHER 210 Plus	$247

IN A NUTSHELL

- **The $200–$300 water blasters** *in this test are fine for most jobs around the house, but for more demanding tasks most of the $400+ models are faster.*
- **A water blaster doesn't save water.** *It uses less than a garden hose over the same time, but you're likely to use it for much longer periods.*

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	2 Cleaning score (%)	3 Ease of use score (%)	Noise (dB)*	FEATURES Nozzles**	Detergent applicator	Onboard tool storage	Wheels	SPECIFICATIONS Weight (kg)	Total reach (power cord plus hose, m)	4 Claimed operating pressure (bar)
KÄRCHER 490m Plus	85	90	78	77	Rotary, pencil, fan	✓ **(C)**	✓	✓	14.3	13.2	120
ALTO Force 5050 X-TRA	84	90	74	78	Rotary, fan	✓ **(D)**	✓	✓	15.4	11.0	110
ALTO Active 2050	78	80	74	79	Rotary, pencil, fan	✓ **(D)**	✓		8.3	11.3	100
KÄRCHER 210 Plus **(A)**	76	80	70	80	Rotary, fan	✓ **(C)**			5.7	10.9	100
STIHL RE105K	73	80	62	78	Rotary, pencil, fan	✓ **(D)**	✓		13.6	12.0	115
BOSCH AHR 1000 **(B)**	67	60	78	74	Rotary, fan	✓ **(C)**			9.8	11.5	85
KÄRCHER Winner 109	60	50	74	77	Fan	✓ **(C)**			9.0	8.9	85

* *Loudest reading recorded at the user's position with the motor 2 m behind the user. The noise can vary for different nozzles.*

** *See* What to look for, *far right, for descriptions of the nozzles supplied.*

*** *Prices are those we paid in October 2001.*

(A) *This model has been discontinued, but you may still find it in shops.*

(B) *This model has been discontinued and replaced by a model with a different design.*

(C) *Has a suction hose on the pump unit to insert into the detergent.*

(D) *The detergent bottle attaches to the lance.*

(E) *A free service is offered after one month or four hours' use.*

1 Overall score
Cleaning performance contributed 60% and ease of use 40% to the overall score.

2 Cleaning score
We tested how well and quickly the water blasters cleaned a variety of surfaces, including a concrete driveway, sandstone paving, brick walls, tiled surfaces, a treated pine retaining wall, and gutters and eaves.

3 Ease of use score
We checked how easy the models were to set up (20%), manoeuvre (40%) and use while cleaning (40%).

4 Operating pressure
How well a machine works depends largely on its operating pressure, but nozzle design is important, too.

equally well with domestic clean-ups. And the answer is … it depends what you want to do.

Two of the most expensive machines (the **KÄRCHER 490m Plus** and **ALTO Force 5050 X-TRA**) were indeed the best performers. They handled any task well and proved particularly useful for cleaning concrete driveways and sandstone paving. These machines are well suited for heavy-duty cleaning of large surfaces.

But if you're looking for a less expensive machine, the **ALTO Active 2050** and **KÄRCHER 210 Plus** do the job well, too — they'll just take a little longer with more demanding, heavy-duty tasks. These machines are totally adequate for most jobs around the house.

In terms of handling, there's little difference between the higher and lower-priced models, except for the **STIHL RE105K** — see *What about the rest?*, far right, for details. ■

Profiles

The four models from the *What to buy* list are profiled in rank order. Prices are what we paid

KÄRCHER 490m PLUS

Price: $499

Very good performance, suitable for large, heavily soiled surfaces.

GOOD POINTS

- Wheels make it easier to move the heavy machine.
- Long reach.
- Four spray patterns from one adjustable nozzle: rotary, pencil, fan and fan with low pressure.
- Rotary cleaning brush supplied.

BAD POINTS

- The lance may be a little short for some people.

PROFILES: VANESSA MARSHALL

ALTO FORCE 5050 X-TRA

Price: $459

Very good performance, suitable for large, heavily soiled surfaces.

GOOD POINTS

- Wheels make it easier to move the heavy machine.
- Lance is a good length.
- Two snap-on spray nozzles: rotary and fan.

BAD POINTS

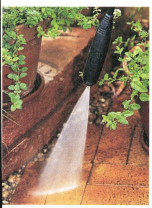
- Keeping the trigger depressed can get a little tiring.
- Vibrates a lot when using the rotary nozzle.

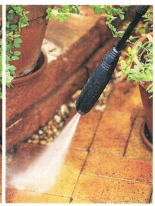
Claimed water consumption (L / hour)	Warranty (years)	Origin	Manufacturer / distributor	Price paid ($)***
402	1	EU	Kärcher	499
378–438	2	Denmark	Alto	459
360	2	Denmark / Italy	Alto	289
360	1	Germany	Kärcher	247
360	1 **(E)**	Denmark	Stihl	475
300	1	Italy	Bosch	194
300	1	Italy	Kärcher	169

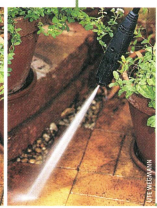
What to look for

A selection of different nozzles, including at least a fan spray and a rotary spray. A **fan** spray (far left) is wide and flat and appropriate for cleaning lightly soiled areas, such as gutters, eaves or wooden surfaces. A **rotary** or cylindrical spray (centre left) — often called 'dirt blaster' — delivers the water with a rotating motion and works well for heavy-duty cleaning. A **pencil** spray is a narrow stream for cleaning stubborn spots. Up close, both the dirt blaster and pencil spray may damage some surfaces.

- A long lance, so you don't have to stoop.
- A comfortable handle, trigger and weight.
- Wheels on a larger, heavier model make it easier to move from one spot to the next.
- Onboard storage of tools.
- A good length of high-pressure cleaning hose and power cord, so you don't always have to use an extension cord.
- A lance and cleaning nozzle that are easy to fit.
- Accessories such as a brush for cleaning cars and an adaptor for applying detergent, if you'll need them.







Mark McCowan

tober 2001.

ALTO ACTIVE 2050

Price: $289

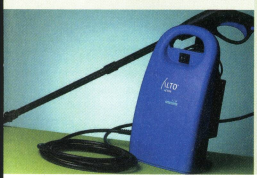
Good for domestic use, and suitable for some heavy-duty cleaning.

GOOD POINTS

- Lance is a good length.
- Two spray nozzles: one rotary, the other adjustable from pencil to fan and also adjustable for pressure.

BAD POINTS

- Keeping the trigger depressed can get tiring.
- On the sample tested, the spring in the lance-mounting hole could fall out and get lost.



KÄRCHER 210 PLUS

Price: $247

Good for domestic use, and suitable for some heavy-duty cleaning.

GOOD POINTS

- Relatively lightweight.
- Two spray nozzles: rotary and adjustable-pressure fan.

BAD POINTS

- The noisiest model tested, with a more annoying, high-pitched sound.
- Connecting the lance is a little difficult.
- The lance may be a little short for some people.
- Vibrates a lot when using the rotary nozzle.

What about the rest?

The STIHL RE105K matches in price ($475) and operating pressure the other two expensive models tested, but it performed a little less well, perhaps because of its nozzle design. It isn't as easy to use, either. It's heavy and has no wheels; the handles aren't as comfortable; the lance may be a little short for some people; and it vibrates when using the rotary nozzle.

The BOSCH AHR 1000 and KÄRCHER Winner 109 are better suited for smaller, lighter cleaning jobs. The BOSCH is the quietest model in the test, but its lance may be a little short for some people. The KÄRCHER also has a relatively short lance that's a little difficult to connect, and only has one nozzle.

Wide-screen: worth it?

Should you rush out and buy one, or wait?

IN A NUTSHELL

- **At the moment,** *wide-screen TVs are a lot more expensive than regular TVs of a similar size.*
- **Wide-screen TV** *gets more in the picture than a regular TV and takes you one step closer to a cinema experience, but if you don't intend to get a set-top box digital decoder or play a lot of DVD movies, you'd be better to wait till the price comes down.*

You may have seen wide-screen TVs in shops, showing normal broadcasts stretched out to fill the screen, and wondered what's the point. There *is* more to wide-screen TV than that — here are the basics, including what we found when we put six to the test.

Regular TVs have an aspect ratio (which is a width-to-height ratio) of 4:3 (or 12:9), so for every 4 cm of width, there's 3 cm height. A wide-screen TV has an aspect ratio of 16:9, making it almost twice as wide as it is high. What this means, obviously, is you'll see more stuff happening at the sides of a TV picture than you would with a regular TV.

WHY GET ONE?

Apart from getting more side bits in the picture, experts reckon the wide-screen dimensions are more pleasing to the eye, and it's much closer to a cinema experience. This makes it a boon for movie fans and perhaps also sports fans, because you'll see more of what's going on outside the centre of action.

WHAT TO BUY

LOEWE Cantus 3870 ZW	$2349
THOMSON 28VK25E A	$2499

To make the most of the wide-screen format you'll need to do at least one of the following:

- **Go digital with a set-top box** (currently retailing for around $700) to convert digital broadcast signals into signals that an analogue wide-screen TV can display. Most digital programs, including sports, news and movies, are (or will be) broadcast in wide-screen format. Analogue programs aren't broadcast in wide-screen (although some movies are 'letterboxed' to give that effect). See *Ready? Set? Box!*, page 40, for more on digital broadcasting and set-top boxes.
- **Get a DVD player** — most DVD movies are in wide-screen format. However, you'll still need your VCR if you want to record TV programs — at least for now.

WHY WOULDN'T YOU GET ONE?

If you're only an occasional TV watcher with a VCR and no current interest in digital broadcasting or DVD movies, a wide-screen TV would probably be wasted on you — especially at the moment when they're a new and relatively expensive technology.

As for the extra bits at the sides of the picture, the main action in a typical TV show, movie or sports

broadcast occurs in the middle of the screen. So you probably won't think you're missing out on anything watching a regular TV.

You could make some use of the wide-screen capability if you watch a lot of movies shown in analogue letterbox format, because the black lines on the top, bottom and sides will disappear if the image is zoomed on a wide-screen TV (see *Aspect ratio features*, below). But on its own that's probably not a good enough reason to invest in one.

DECISIONS, DECISIONS ...

Analogue broadcasting will be around till at least 2008, but your new TV should last a lot longer than that. So if you need to buy a TV now, you'll want it to handle both analogue and digital broadcasting. But you don't need to pay out even more to use the digital capability right away.

In dollar terms, to take advantage of wide-screen digital broadcasts now you're up for over $3000 if you buy one of our recommended models (see *What to buy*, below left) as well as a set-top box to receive digital programs. You might also want to fork out for a DVD player if you don't already have one — you can still use your VCR, but you'll be watching video movies in 4:3 format.

Alternatively, you could buy a regular large-screen TV (say 68 cm) for around $1000, get a set-top box for digital in a couple of years or so as they become cheaper, and put up with a regular 4:3 shape or letterboxing until wide-screen TV prices come down.

WIDE-SCREEN ON TEST

We put five 66 cm and one 76 cm model to the test (see *Screen size vs actual dimensions*, page 39, for more on what these numbers mean when talking about wide-screen TVs). Like many TVs these days, they all have flattish (but not truly flat) screens, and have the same resolution as regular TVs. So apart from the screen dimensions, they're much like a regular 4:3 TV.

The **LOEWE** and **THOMSON** have a clean, clear picture, while the rest look slightly hazy when showing some scenes. A significant problem with some screens is distortion: a circle shown on the **AKAI** in 4:3 format looks noticeably shorter than it is wide, which means people too look shorter or fatter than usual. The **TEAC** has a similar distortion in the 16:9 format, and the **ORION** in both 4:3 and 16:9 formats.

If you're going for the home theatre experience, you're likely to use separate speakers for sound, rather than the TV's — especially for movies. This would be a good move, since all the TVs tend to distort sound at louder volumes. The **LOEWE** sounds a lot better than the rest, with only minor distortion and a full, rich sound. For everyday TV-watching at normal volume, however, all sound at least OK.

THE BOTTOM LINE ...

For most of us, wait a while. But if you really want a wide-screen TV *now*, buy the **THOMSON** or **LOEWE** or check the picture and sound quality of any other models very carefully before you hand over your money.

Aspect ratio features

Wide-screen TVs have a variety of ways of coping with 4:3 material, so if you're watching an analogue broadcast or one of your old videos, on the right are some of your main options. Different brands have different names for these features, and not all brands have all modes, so check the manual to see what your options are.

Correct (black bars on sides)

Stretched (everything looks fatter)

Zoomed (enlarged to fill the width of the screen, but top and bottom chopped off.)

Subtitle (zoomed but shifted upwards for subtitles)

PHOTOS: GEOFF AMBLER

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	2 Picture quality score (%)	3 Sound quality score (%)	4 Ease of use score (%)	5 Standby energy score (%)	6 FEATURES Front AV inputs	Front S-video input	Rear S-video input	Previou channe
LOEWE Cantus 3870 ZW	84	86	84	72	100	✓	✓	✓	✓
THOMSON 28VK25E A	79	84	69	65	100	✓	✓	✓	
GRUNDIG Elegance 70 MW 70-2101	67	66	66	67	70			✓	
ORION T2840 **(A)**	66	66	63	61	80			✓	
TEAC CTW2850S	66	66	54	73	80	✓	✓		✓
AKAI AW5325T **(B)**	59	60	57	57	60	✓			✓

What to look for

Some TVs have a better **picture quality** with certain kinds of image than with others. In a shop, try to look at a variety of images for each TV, including people (for skin tone) and landscape (colour and definition). Cartoons and other animation, which look great on any TV, are useless for judging and comparing picture quality.

Try out the **picture controls** (colour, contrast, brightness and sharpness) and avoid any that need to be set to maximum for a good result (you'll have nowhere to go as the set gets older).

Aspect ratio control allows you to squeeze or stretch the screen image — see *Aspect ratio features*, page 37, for different options. If you're buying a wide-screen TV, it's particularly important to make sure it has aspect ratio features that will suit the kind of viewing you do. At the very least ensure that the 16:9 and 4:3 images aren't distorted – in the shop, look at sports people, actors or TV personalities you're familiar with, as it's quite obvious in people.

Most of the TVs on test are 50 Hz. If you're conscious of flicker, look for a **100 Hz flicker-free** TV (like the **LOEWE**). This tells you how many times the picture is refreshed per second — with 50 Hz it's 50, with 100 Hz it's 100. But for most people, they're not worth the cost for this feature alone.

Sound quality is important, so turn up the volume to check for distortion. TVs with 'full stereo sound' can receive TV broadcasts in stereo through the aerial as well as get stereo through their audio/video (AV) inputs from a sound source like a VCR, DVD player, etc. TVs with stereo AV inputs only, or 'AV stereo' capability, can't receive TV broadcasts in stereo through the aerial connection — you have to hook the AV inputs up to another source like a stereo VCR or DVD player.

Sound widening or **Dolby Surround effect** adds an extra dimension by creating the illusion that the TV's sound source is located away from the TV.

Automatic tuning: The TV searches through all the broadcast signals in your area and assigns them to consecutive channel numbers; **manual tuning** allows you to choose the channel number and scan the spectrum until you pick up the signal you want to assign to it. **Manual fine-tuning** lets you adjust the tuning in small increments for better picture and sound.

Inputs, connectors and adaptors: There's a variety of different socket types for plugging stuff like an aerial, VCR, DVD, camcorder, games console or set-top box into your TV. It should be easy enough to get the right cable or an adaptor to suit the connectors for your TV and the piece of equipment.

SCART connectors are standard in Europe, but started appearing here fairly recently. The plug and socket consist of 21 contacts arranged in two rows. All the wide-screen TVs we tested have two SCART sockets; the **GRUNDIG** and **AKAI** come with two SCART-RCA adaptors so you can still use your old RCA (two-plug AV) cables if you prefer.

It's useful to have an AV (RCA and/or S-video) input at the front of the TV for connecting a video camera, say. And make sure there are enough sockets for all your accessories (such as VCR, DVD and set-top box).

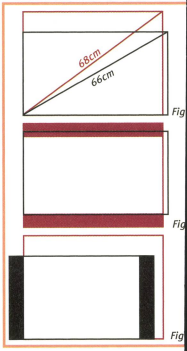
Channel skip or erase: This allows you to automatically skip or erase channels that don't have a signal when you're using the channel up-down keys.

Channel relocate or swap: Allows you to reassign channels to different numbers.

Previous channel: Lets you switch back to the previous channel viewed and toggle between two channels.

Child lock: Prevents operation of the TV without the remote control or, on some models, without typing an access code into the remote control.

True flat screen: The viewing area of the picture tube on TVs with this feature is completely flat, so there's less reflection of the surroundings.



PROFILES

LOEWE CANTUS 3870 ZW

Price: $2349

GOOD POINTS

- Very good picture quality, with good sharpness.
- Very good sound quality.
- One of the easiest to use.
- Very low energy usage when on standby.
- 100 Hz frame rate gives reduced-flicker pictures.

BAD POINTS

- Front panel controls aren't easy to use.

Child lock	7 Screen size (cm)	Dimensions (H x W x D, cm)*	Warranty (years)	Origin	Manufacturer / distributor	Price ($)**
	66	51 x 81 x 53	3	Germany	International Dynamics	2349
✓	66	50 x 77 x 52	Not stated	France	Thomson Multimedia	2499
✓	66	59 x 71 x 51	2	Germany	Grundig	1599
	66	49 x 76 x 51	2 **(C)**	Italy	Castel	1399
✓	66	48 x 78 x 52	1 **(D)**	Turkey	Teac	1099
✓	76	55 x 94 x 56	2	Turkey	Prima	1999

SPECIFICATIONS

* *Rounded up to the next cm, all protruding parts except the cord included.*

** *Prices are recommended retail, as provided by manufacturers in December 2001/January 2002; except for the Thomson, where the latest price provided by the distributor was from July 2001.*

(A) *The model number on the TV (but not in its advertising) is 28ZUA T2840.*

(B) *Comes with a TV stand in kit form.*

(C) *Three years on picture tube.*

(D) *Extra two years free if you register and up to a further seven years for $43 per year.*

Screen size vs actual dimensions

The screen size of the TVs tested is measured on the diagonal, which is the standard way of measuring screen size. However, using the diagonal makes it difficult to compare the picture size of wide-screen with regular 4:3 TVs. Using a 66 cm wide-screen and 68 cm regular TV as examples:

- The 4:3 68 cm TV's picture is a lot taller but not quite as wide as the 66 cm wide-screen (see Figure 1).
- If you watch wide-screen digital broadcasts or DVDs on the 4:3 TV (with letterboxing), the picture's not much smaller than the wide-screen (see Figure 2).
- If you watch 4:3 broadcasts (with sidebars on the wide-screen TV), the regular 4:3 TV shows a much larger picture (Figure 3).

A better way of comparing picture size is to use screen height — the height of the 66 cm wide-screen is 33 cm, the same height as a 56 cm regular TV.

As for cost, the better wide-screens in this test are a lot more expensive than good 68 cm regular TVs.

Features they all have:

- Aspect ratio control, including 16:9 and 4:3.
- Picture controls: contrast, brightness, colour and sharpness.
- Sound controls: balance, treble and bass.
- Stereo-capable tuner and AV inputs.
- Sound widening and/or Dolby Surround effect.
- Automatic tuning, manual tuning and manual fine-tuning.
- Channel skip or erase.
- Channel relocate.
- Channel up-down scrolling.
- Channel recall (shows the channel number on screen).
- SCART connectors for AV input and output.
- NTSC-compatible AV inputs.
- Teletext.

1 Overall score

The overall score is made up as follows:

- Picture quality score: 50%
- Sound quality score: 20%
- Ease of use score: 20%
- Standby energy score: 10%

2 Picture quality score

Picture quality was rated by a panel of viewers and also assessed using standard test patterns for technical aspects of picture quality.

3 Sound quality score

TVs were rated on how well they played movie sounds and music, plus we ran tests of frequency performance and volume capability.

4 Ease of use

We assessed the following:

- Remote control: 50%.
- Onscreen display: 20%
- Manual tuning: 20%
- Front panel controls: 10%

5 Standby energy use score

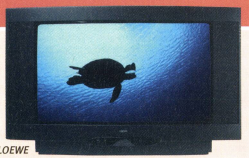
The higher the score, the lower the energy consumption in standby mode.

6 Features

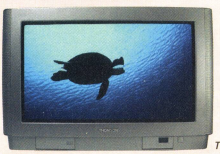
See *What to look for*, far left, for an explanation of these and other features.

7 Screen size

The diagonal screen measurement — see *Screen size vs actual dimensions*, left, for why it's a bit misleading for wide-screen TVs.



LOEWE



THOMSON

THOMSON 28VK25E A

Price: $2499

GOOD POINTS

- Very good picture quality.
- Good sound quality.
- Very low energy usage when on standby.
- Picture tilt control.

BAD POINTS

- Full volume isn't quite as loud as the other TVs in this test.

WHAT ABOUT THE REST?

- The GRUNDIG Elegance 70 MW 70-2101 has reasonable scores for picture, sound and ease of use. Its main problems — like the others we haven't recommended — are sound distortion at higher volumes and a hazy picture at times.
- The ORION T2840 has noticeable picture distortion in both 4:3 and 16:9 formats.
- The TEAC CTW2850S distorts the picture in 16:9 format and the AKAI AWS32ST in 4:3 format, although the TEAC scored best for ease of use, with its onscreen instructions easy to follow and front panel controls easy to use.

Ready? Set? Box!

The ins and outs of digital set-top boxes, and the big question: do you want one?

IN A NUTSHELL

You don't need to go for digital TV *till 2008, but if its better sound and picture quality are calling you, a set-top box (at around $700–$900) is currently the cheapest and most practical way to go.*

***See* How well do the boxes work?**, *far right, for a review of three set-top boxes plus a TV that can display both analogue and digital signals without one.*

The TV industry is very excited about digital TV, or so they tell us, and 2002 looks like the year they expect you to get excited too.

For most of us, the set-top box will be the way we get to see digital TV, because it's still cheaper than buying a TV with the digital decoder already on board.

WHAT'S AVAILABLE?

We looked at three of the set-top boxes on the market at present. Two of them (**TEAC DVB100** and **THOMSON DVB-T ST5512**) convert just a standard-definition digital TV (SDTV) signal so we can see it on current analogue TV sets. The **DGTEC DH-2000A** converts both the SDTV and high-definition (HDTV) signal, as well as the Dolby Digital sound that's broadcast with some programs.

The **SONY KD-32DX40A**S is a TV that can display both analogue (normal) and SDTV digital signals. It was the only one on the market at the time of writing this article, but we expect other major TV brands will have a similar product out pretty soon.

WHAT DO THEY DO?

Basically they all do the same three things:

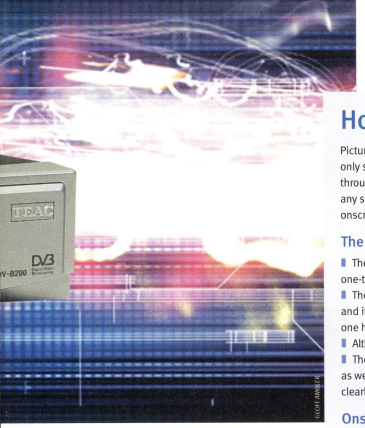
- Receive a digital signal from the TV stations and convert it into a signal your normal analogue TV can display. We couldn't see a difference in picture quality among the three set-top boxes on our test TVs. However, the **DGTEC** with HDTV makes it possible to display very high-quality images if you've invested in a big HDTV-compatible display. Currently there's less than 20 hours of HDTV broadcast per week, and it's not certain it'll ever reach the same level as SDTV — see *The parallel (digital) universe*, right.
- Convert the digital sound signal into a signal your TV or sound system can handle: all the boxes have MPEG stereo sound, which is an improvement on analogue TV sound. As noted, the **DGTEC** also handles Dolby Digital, which is broadcast with all HDTV and some SDTV programs. It has digital audio connections as well, so you can plug it straight into your surround-sound system and get the full home theatre experience.
- Provide a couple of ways of changing channels (buttons and onscreen menus), plus onscreen means of viewing the extra text information that's broadcast by the TV stations (to let you know what's on and what's coming). The set-top box also manages its own set-up and controls, and decodes and displays closed captioning. (Closed captions are similar to subtitles, except they include text indicating sound effects and music. They're broadcast with all prime-time programs — 6 pm to 10.30 pm.)

If you're interested in going digital right now, see *How well do the boxes work?*, right, for our review of the three models and the **SONY** TV.

THE PARALLEL (DIGITAL) UNIVERSE

At present, all free-to-air television programming on the five major TV networks is available digitally in SDTV. If you live in Sydney, Melbourne, Brisbane, Adelaide or Perth it's probably been available since January 2000, and Hobart, Canberra, Darwin and the Sunshine Coast should have it early in 2002. The government has legislated that the rest of the nation must have it by January 2004.

In *Home of the black box,* CHOICE, May 2001, we explained what digital TV is and why you don't really



GEOFF ANDREWS

need it. That still stands — there's no real need to switch over until around 2008, when the analogue system is planned to be shut down. But if you've decided you'd like the better-quality pictures and sound digital TV can provide, a set-top box is still the cheapest option.

Don't be fooled by talk of HDTV picture quality being lots better than SDTV. It is, *but* you need a big HD-capable screen to see the difference and they're very expensive. SDTV is as good as or better than your analogue TV can deliver, so buying a set-top box with HD isn't going to improve what you see on it.

WHAT ELSE DO YOU GET?

- Each station can broadcast some information on the program that's being shown, as well as the next one or two to follow. This is seen when you change channels, or when you press a special button on the remote control.
- The Nine Network already has a dedicated program guide channel and Network Ten has plans for one soon. If this trend continues, paper TV guides could become a thing of the past.
- The ABC recently launched two new television channels: Fly TV and Kids TV. Fly TV is broadcast each day from 6 pm to 6 am, aimed at mid teens to early twenties, and tries for a very young 'edgy' feel. Kids TV is a separate channel, which starts at 6 am and runs through to 6 pm each day, showing programs for the very young to pre-teens.
- SBS has plans for another channel but is waiting for funding from the government, while the commercial channels are prevented from creating new channels by government legislation. ■

How well do the boxes work?

Picture and sound quality didn't vary greatly between the set-top boxes. We've only seen boxes obtained directly from the manufacturers and haven't run them through the normal range of stringent CHOICE tests, but we couldn't see or hear any significant difference. We did find differences with the remote controls, onscreen menus and physical set-up.

The remote

- The **TEAC** is the easiest box to use. Its remote is good and there are some one-touch functions, like aspect ratio changing; the **SONY** TV has this too.
- The **THOMSON** remote feels a little cramped, lacks some useful features, and its channel up-down buttons are at the bottom, making it hard to use with one hand.
- Although the **DGTEC** remote's number buttons are a bit small, they're well spaced.
- The **SONY** TV remote's layout isn't bad and it can control some VCRs and DVDs as well. Unfortunately some of the more important buttons are small and not clearly labelled.

Onscreen info

- The **THOMSON** onscreen menus are opaque and take up about a quarter to half of the bottom of the screen. This is particularly annoying if you're watching a program with subtitles because there's no way to reduce the 10 seconds or so they remain on the screen.
- The **TEAC** has similar banners and onscreen information available, but they appear at the top of the screen, as do the **SONY**'s. With the **TEAC** you can select the time they're displayed and vary the opacity from almost solid to very transparent.
- **DGTEC** menus are at the bottom of the screen and are translucent; you can't reduce or increase their opacity.
- The **SONY**'s menu and onscreen information are well designed and easy to navigate. It even puts the picture into about a quarter of the screen when in electronic program guide (EPG) mode.

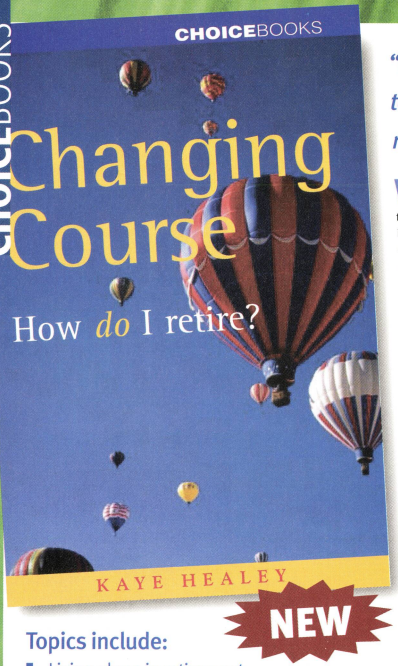
Other features

- The **DGTEC** is the only box with a closed-caption feature that doesn't require the use of a TV with teletext, which makes it a good choice if you have a hearing impairment. It also has a handy display in the menu that lets you know what the program is and how long it's been going.
- The **TEAC** and **DGTEC** take a little longer to change channels than the **THOMSON**. The difference is only a couple of seconds, but it could be annoying if you're swapping between channels — watching two sports programs, for instance. The **SONY** puts up a coloured background when moving between channels. Like the others, it only lasts a couple of seconds, and the sound is immediate.

Our verdict

All three boxes deliver on the sound and picture front, but the **DGTEC** has more features and a good menu system, and for surround sound it's your only choice at present. But it'll set you back just under $900, compared with around $700 for the other two.

For a complete upgrade, replacing your current TV with a new 16:9 (wide-screen) 76 cm model that can display both digital and analogue signals, currently the **SONY KD-32DX40AS** is your only option at around $4500 — and it won't give you surround sound. Prices should drop as other brands enter the market.



NEW

"I don't know how I managed to fit in a working life. I've never been busier!"

We've all heard retired friends and colleagues say something like this and secretly wondered: what do they do all day? Did they leave a long working life and immediately adapt to a new life in retirement? No, they didn't. Retirement is a major life change and anyone contemplating the transition now needs to be prepared — emotionally, psychologically and financially. Why? Because many of us are retiring early or being retrenched in our fifties and sixties and we're living longer, healthier lives: 20 to 30 years in retirement — almost as long as we worked for a living.

When we retire we need to feel we're still connected to society; to participate in meaningful activities, even start a new business. We need more than endless sunsets to fulfil our life. But retirement doesn't just happen, and ***Changing Course*** is designed to help you plan for this major life change.

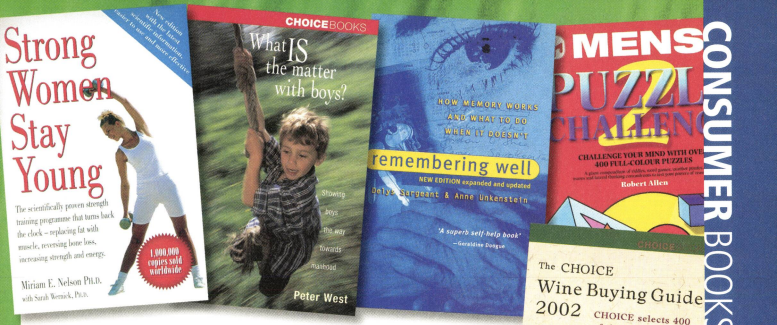
Whether you already have a plan for this stage of your life, or are perhaps fearful and overwhelmed by the idea of retirement, ***Changing Course*** provides the tools to enable you to embrace it with a passion and to live your new-found retirement life to the full.

Before retiring, Kaye Healey was an educational editor and publisher of books on contemporary social issues. She's had a lifelong interest in sociological and personal change and is a registered counsellor with the Counsellors and Psychotherapists Association of NSW (CAPA). She has a private Sydney practice specialising in retirement and change.

$22.00 CODE: CHCO

Topics include:

- Living alone in retirement
- Developing your retirement plan
- Working in retirement — 'your retirement career'
- The impending retirement of the baby-boomer generation
- Re-evaluating redundancy — retrenchment needn't be a negative experience
- Selecting your retirement age and determining your financial readiness
- Preparing for changes in the transition to retirement
- Defining your own and your partner's needs



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$24.95 CODE: TARG

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Our ever-popular guide to baby products, with the bonus of the results of the Jan/Feb cot test.

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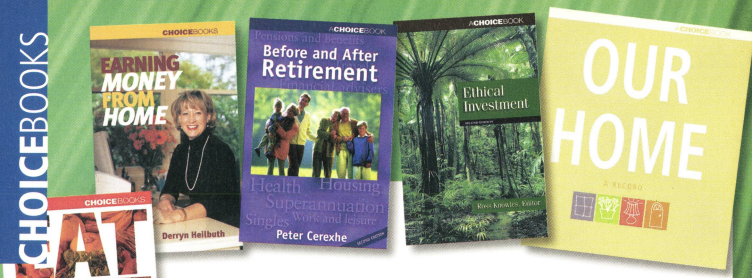

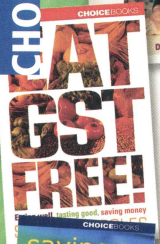

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Fridges for a SMALL FAMILY

Don't simply buy on brand — it doesn't guarantee a good model.

PHOTOS: RHONDA THWAITE

ON TEST

Twelve fridges with a capacity of around 300–375 litres: suitable for a small family. Eleven were frost-free and one was a cyclic defrost model, the ***VESTFROST Skandiluxe BSKF 375*** *— see* Something different, *page 47 for more.*

Fancy a **FISHER & PAYKEL**? Want a **WHIRLPOOL**? Sure a **SAMSUNG** is for you? It may be a risky decision. Our test shows that performance within brands can differ — both our top and bottom-ranked models are **KELVINATOR**s.

Nowadays, some manufacturers may source models from other manufacturers and simply 'rebadge' them, so even if you've liked a fridge in the past, you can't simply rely on the brand name to provide you with another good product.

If you need more help with what to look for, see our comprehensive article in CHOICE, November 2001.

How reliable have subscribers found them?

We asked subscribers to tell us whether their fridge had needed repair in the previous 12 months and whether they'd buy the same brand again. Overall, 10% of fridges had needed repair, with the range of reliability (the percentage that hadn't needed repair) being 85%–95% across all the brands reported on.

The brands in our *What to buy* list got the following results:

- 90% of **KELVINATOR** fridges hadn't needed repair (out of 2738 reported on) and 86% of survey respondents would buy the brand again.
- 90% of **FISHER & PAYKEL** fridges hadn't needed repair (out of 5136 reported on) and 93% would buy the brand again.

WHAT TO BUY

Freezer on top:

KELVINATOR Opal N360F	$899
FISHER & PAYKEL Tasman Active Smart E331T	$1046

Freezer on bottom:

FISHER & PAYKEL Tasman Active Smart E372B	$1267

The **VESTFROST** is also a good fridge, but many people may find it too inconvenient in use — see *Something different*, page 47.

Your choice

You can use CHOICE Online to find a fridge to best meet your needs. Just type 'fridges' into the search box on the home page, click on 'fridges', then on 'Compare-A-Fridge', and choose which features and functions you want your fridge to have, weighting each for importance. You'll get a list of fridge models to suit you.

If you're a personal CHOICE subscriber, you can get free access to our website for a limited time; just call Consumer Services on (02) 9577 3399 and have your email address ready.

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	Ease of use score (%)	Energy efficiency score (%)	2 Temperature performance score (%)	Crisper freshness score (%)	Cooling score (%)	Cooling time (hr:min)	Claimed / measured energy use (kWh / year)
KELVINATOR Opal N360F **(A)**	78	71	78	79	86	80	3:53	519 / 526
VESTFROST Skandiluxe BSKF 375 **(B)**	75	57	87	76	90	68	5:06	421 / 431
FISHER & PAYKEL Tasman Active Smart E331T	74	71	76	70	89	77	4:19	579 / 523
FISHER & PAYKEL Tasman Active Smart E372B	73	76	62	75	93	70	4:46	700 / 693
LG Multi Air Flow GR-349SQF	70	71	54	80	71	57	6:00	729 / 714
WHIRLPOOL WRX38RWH6	69	60	74	77	73	50	6:09	480 / 574 **(D)**
WESTINGHOUSE Frostfree RJ340M	66	68	65	75	47	49	6:19	706 / 638
MITSUBISHI ELECTRIC MR-360J	65	63	63	72	49	64	5:15	663 / 671
WESTINGHOUSE Frostfree RJ300M	65	65	61	74	43	57	6:04	651 / 639
SAMSUNG Cool Tech Dynamic SR389NME	62	68	76	62	30	55	5:58	520 / 525
NEC Fresh Multi-Flow FR-358	55	64	61	45	46	66	5:04	628 / 682
KELVINATOR Opal N300F **(C)**	50	63	42	39	76	66	5:25	785 / 791

PROFILES

The top performers are profiled in rank order; also see *Something different*, below right. Prices are recommended retail, as provided by manufacturers in February 2002. You can probably find a better price by shopping around.

KELVINATOR OPAL N360F

Price: $899; *freezer on top.*

GOOD POINTS

- Best overall: very energy-efficient, fastest at cooling the fresh-food compartment, maintains a steady temperature well (without large fluctuations), plus its controls allow a good range of temperature combinations for the fridge and freezer.
- Versatile and easy to use.
- Large chiller with a separate control.

BAD POINTS

- The door bottle shelf's a bit warmer than the rest of the fresh-food compartment.

FISHER & PAYKEL ACTIVE SMART E331T

Price: $1046; *freezer on top.*

GOOD POINTS

- Good performer: very energy-efficient, fast at cooling the fresh-food compartment, and the temperature is fairly uniform throughout compartments; plus the controls for fridge and freezer are relatively independent, allowing you to set one without affecting the other.
- Easy to use, with clear electronic controls.

BAD POINTS

- The fresh-food controls have quite large steps between settings, so it's hard to fine-tune temperature settings.
- Fresh food may tend to freeze in winter unless you reset the controls.
- Temperature fluctuates a bit as the compressor stops and starts.

FISHER & PAYKEL ACTIVE SMART E372B

Price: $1267; *freezer on bottom.*

GOOD POINTS

- Good performer: quite fast at cooling the fresh-food compartment, manages changes in outside temperature well and maintains a steady inside temperature (without large fluctuations); plus the controls for fridge and freezer are relatively independent, allowing you to set one without affecting the other.
- Easy to use, with clear electronic controls.

BAD POINTS

- The fresh-food controls have quite large steps between settings, so it's hard to fine-tune temperature settings.
- Areas of the crispers may freeze some vegies.
- The freezer temperature isn't very uniform.

		FEATURES			SPECIFICATIONS										
10-year nning sts ($)	Noise level (dB)	Chiller	Crisper(s)	Dairy compartment	Shelves / drawers removable when door open to 90° (fresh food / freezer)	Door hinge position	Measured dimensions (H x W x D, cm)	Claimed gross volume, fresh food (L)	Claimed gross volume, freezer (L)	Freezer location	Warranty (years)*	Origin	Manufacturer / distributor	Price ($)**
8	36	✓ **(E)**	1	✓	✗ / ✓	R or L	151 x 65 x 74	255	101	Top	1	Australia	Electrolux	899
9	33		2	✓	✓ / ✓	R or L **(H)**	201 x 60 x 64	210	118	Bottom	1	Denmark	Reid Technology	2145
4	35		1	✓	✓ / ✓	R or L **(J)**	144 x 65 x 70	232	97	Top	2	NZ	Fisher & Paykel	1046
6	35		2	✓	✓ / ✗	R or L **(J)**	160 x 65 x 70	250	123	Bottom	2	NZ	Fisher & Paykel	1267
3	38	✓	2	✓	✓ / ✓	R or L **(J)**	172 x 60 x 64	183	122	Bottom	2	Korea	LG	999
8	38	✓	2	**(G)**	✗ / ✓	R	170 x 67 x 66	244	118	Top	2	Korea	Whirlpool	949
8	37	✓	1	**(G)**	✗ / ✓	R	171 x 61 x 68	237	102	Top	1	Korea	Electrolux	799
9	37	✓	1		✗ / ✓	R	158 x 64 x 67	240	120	Top	5	Thailand	Mitsubishi	999
9	37	✓	1	**(G)**	✗ / ✓	R or L **(H)**	159 x 61 x 68	215	88	Top	1	Korea	Electrolux	749
6	38	**(F)**	1	**(G)**	✗ / ✓	R **(J)**	163 x 60 x 67	242	92	Top	2	Korea	Samsung	849
3	40	✓	1		✗ / ✓	R	173 x 67 x 64	260	98	Top	2	Korea	NEC	949
9	43		1		✓ / ✗	R or L **(H)**	156 x 59 x 64	225	75	Top	1	Australia	Electrolux	779

WHAT ABOUT THE REST?

- The **LG** only scored 54% for energy efficiency, and it and the **WHIRLPOOL** can't cool a warm load quickly.
- No other model did well overall. In particular, the **NEC** and **KELVINATOR N300F** scored less than 50% for temperature performance, while the crisper in both **WESTINGHOUSE** models, the **MITSUBISHI**, **NEC** and **SAMSUNG** scored less than 50%.

FOR PEOPLE WITH A DISABILITY

- The **LG** has the clearest layout — good for people with a visual or a cognitive impairment.
- The **KELVINATOR N360F**'s open-style handles are good for people with upper limb dysfunction.
- No model is particularly suitable for a wheelchair user, but the **KELVINATOR N360F** and **FISHER & PAYKEL E372B** are the best.
- None is great for back pain sufferers, but the **LG** and **FISHER & PAYKEL E372B** are worth checking out when you're shopping around.

* *Warranty conditions vary; check with your retailer before you buy.*

** *Recommended retail prices from manufacturers in February 2002.*

(A) *Stainless steel version available: model N360SF, $1149.*

(B) *Stainless steel model (same model number): $2360.*

(C) *The manufacturer says it's now been upgraded and should perform differently, but the version tested may still be in shops.*

(D) *The manufacturer says the energy label was wrong and new ones are now used; our measured usage is correct.*

(E) *With a separate control.*

(F) *Has a chiller but it was far too warm.*

(G) *Removable covered container provided.*

(H) *You can reverse the way the door opens without a service call.*

(J) *Reversible door kit available; service call recommended.*

See our November 2001 article for information on what was tested and measured to achieve scores and figures given in the table that aren't explained here.

1 Overall score

This is based on the following:

- Ease of use: 20%.
- Energy efficiency: 20%.
- Temperature performance: 40%.
- Cooling: 12%.
- Crisper freshness: 8%.

2 Temperature performance score

Can the fridge manage basic cooling temperatures in both compartments, based on the following factors:

- Can you get a suitable range of temperatures in both compartments at the same time?
- Are compartment temperatures generally uniform, without warmer or colder areas?
- Do temperatures go up and down much during normal operation?
- How well do the fridge and freezer cope with changes in outside temperature?
- Is the temperature for both the fresh-food and freezer compartments appropriate when set to 'mid' or the recommended setting?

3 10-year running costs

This is calculated from the energy used over 10 years, at a rate of 12.5 cents per kWh.

Something different

The **VESTFROST Skandiluxe BSKF 375** (price: $2145; freezer on bottom) isn't frost-free — you have to defrost the freezer yourself. Unlike most fridges, it uses a hydrocarbon refrigerant (CFC- and FC-free), which is better for the environment. It was by far the most energy-efficient model, and performed well in most tests (see the table). However, the temperature of both compartments was warmer in some spots than others. It could suit you if energy efficiency is your top priority.

Although the controls are good and it's the quietest model tested, it's not easy to use — it's taller than most fridges, so it's tricky to see and reach into the top.

If you think it might suit you, call Reid Technology on (02) 9267 1385 to find the location of your nearest distributor (delivery costs are dependent on where you live).

recalls&bans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: ***www.recalls.gov.au****. If you don't have web access, try your local library.*

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: BKK Australia has recalled **Golden Mountain Oyster Sauce** (all use-by dates prior to January 31, 2002), in 870 mL glass bottles, sold in NSW and Queensland.
The problem: It contains higher than acceptable levels of a chemical substance — 3-MCPD.
What to do: Return it to the place of purchase for a refund. For more information call (02) 9632 0072.

THE PRODUCT: Go-Lo has recalled the following toys in SA:
- **Space Jet Launcher** (barcode 9322966779204, Go-Lo code 469119).
- **Wild Animals pack — hippopotamus only** (barcode 9316292089410, Go-Lo code 635205).

The problem: The Jet Launcher poses an eye injury hazard, and the Wild Animals pack a choking and/or inhalation hazard.
What to do: Don't use them. Return them to the nearest Go-Lo for a refund. Call Go-Lo on (02) 8796 6100 to find your nearest store.

THE PRODUCT: Go-Lo has recalled **gold angel candle holders** in NSW (barcode 932667100080, Go-Lo code 295094).
The problem: It's flammable.
What to do: See above recall.

THE PRODUCT: Kultoy has recalled **baby walkers** with item numbers T-1078H, T-1075A or T-1079DG, sold from February 28, 2001, to January 2002.
The problem: They don't have an adequate braking system.
What to do: Don't use it. Return it to the place of purchase for a refund. For more information call (02) 9649 9212.

THE PRODUCT: The Warehouse Group (Australia) has recalled **jelly candles** in packs of six (assorted colours), with stock code GA1665 (on the bottom of the packaging), sold for $4.95 from Clints Crazy Bargains, Clints Warehouse, Silly Solly's, Solly's Warehouse and The Warehouse, from October 1, 2001, to February 7, 2002.
The problem: The candle body may catch fire when the wick is lit.
What to do: Don't use it. Return it to the place of purchase for a refund. For more information call 1800 254 687.

THE PRODUCT: Mayvic (trading as Sweda) has recalled **candles with mesh covering** — around 7.5 cm diameter, with barcode number 9312139066378 and item number CN4833, sold from July 26, 2001, to January 2002 in NSW, Queensland, SA and Victoria.
The problem: The surrounding fabric is flammable.
What to do: Don't use it. Return it to the place of purchase for a refund. For more information call (02) 9550 1155.

THE PRODUCT: Buell Motorcycles Company has recalled **Buell motorbikes**, models X1, M2, M2L and S3T, built from September 12 to November 14, 2001.
The problem: They may have cracked front mounts on the rear shock absorber, which could lead to a sudden change in suspension height without warning.
What to do: Contact your local Buell dealer.

THE PRODUCT: Pacific Ginseng & Herbs has recalled **Long Dan Xie Gan Wan pills**, with batch numbers 970201, 961201 and 010501, and Aust L number 56470.
The problem: The pills contain aristolochic acid, which can cause severe kidney damage and urinary tract cancer.
What to do: Return them to the place of purchase for a refund. For more information call (03) 9315 1856.

THE PRODUCT: Shen Neng has recalled **Xiao Qing Long Wan pills**, all batch numbers, with Aust L number 61168.
The problem: The pills contain aristolochic acid, which can cause severe kidney damage and urinary tract cancer.
What to do: Return them to the place of purchase for a refund. For more information call 0414 828 882.

THE PRODUCT: Cathay Herbal Laboratories has recalled **Xiao Qing Long Wan pills**, batch number 8195, with Aust L number 11727 and an expiry date of August 2003.
The problem: The pills contain aristolochic acid, which can cause severe kidney damage and urinary tract cancer.
What to do: Return them to the place of purchase for a refund. For more information call (02) 9212 5151.

THE PRODUCT: R & R Speedsports has recalled **Zeus motorcycle helmets** — models 505W and 508 (with AS1698 approval), sold before January 31, 2002.
The problem: The quick-release buckle might come undone prematurely.
What to do: Don't use it. Return it to the place of purchase for a refund or a replacement helmet. For more information call (02) 9709 4655.

THE PRODUCT: Monza Imports has recalled **KBC Jet motorcycle helmets** with a manufacturing date of January 1, 2000, to December 31, 2001. The date of manufacture is on the label attached to the polystyrene helmet liner (if no date is visible the helmet is included in the recall).
The problem: It didn't pass one aspect of the mandatory safety standard tests — the penetration test.
What to do: Don't use it. Return it to the place of purchase or the nearest KBC stockist for a refund or a replacement helmet. For more information contact a KBC dealer or Monza on (03) 9328 1798.

THE PRODUCT: Babylove Products has recalled **Babylove child safety harnesses** — batches 565, 594 and 599, sold from October to December 2001.
The problem: A metal locking clip may detach from the restraint.
What to do: Return it to the place of purchase for a replacement clip. For more information call 1300 131 477.

THE PRODUCT: SJ Imports has recalled **adult flotation devices** (PFD type 1), batch number 0001 — yellow with orange straps, sold through Super Cheap Auto stores.
The problem: It may not be suitable for use by people who are 60 kg or heavier.
What to do: Return it to the nearest Super Cheap Auto store for a refund. For more information call (07) 3205 8511.

THE PRODUCT: Toro Australia has recalled the following **lawnmowers**: Toro Z Masters Z100 series compact ZRT and Toro Z Master Z200 series mid-mount ZRT, powered by 22 HP, 23 HP or 27 HP Kawasaki liquid-cooled or Kohler 26 HP EFI engines — model numbers 74170, 74173, 74176, 74179, 74198, 74212, 74213, 74214, 74240 or 74241.
The problem: The insulated muffler retains a higher internal temperature than a non-insulated one, and could lead to a fire if fuel vapours (from a leak or spill) are present.
What to do: Contact your local Toro dealer or Toro Australia on 1800 033 531, to arrange for fitting of a spark arrester.

THE PRODUCT: Crazy Clark's Discount Variety stores have recalled **gold candles on plates** — product code 162654, sold in NSW and Queensland.
The problem: It may catch fire.
What to do: Don't use it. Return it to the place of purchase for a refund. For more information call (07) 3860 9635.

THE PRODUCT: LookSharp Concepts has recalled the following toys:
- **Tub of alphabet/numbers**, barcode 9316292079268.
- **Monkey** with sounds, barcode 9316292084422.
- **Wild animals**, barcode 9316292089410.
- **Kids' Delight cooking set**, barcode 9316292027498.
- **Elephant blackboard**, barcode 9316292049797.
- **EVA shapes**, barcode 9316292074133.

The problem: The toys are a choking and/or inhalation hazard.
What to do: Don't use them. Return them to the place of purchase for a refund. For more information call (02) 9688 1900.

THE PRODUCT: LookSharp Concepts has recalled the following toys:
- **Combat Squad Military Play Set**, barcode 9316292082602.
- **Action Archery Set**, barcode 9316292089489.

The problem: The toys are an eye injury hazard.
What to do: See above recall.

CORRECTION

CHOICE, March 2002
The Reject Shop's recall of children's folding chairs (product code 21767586) only applies in SA.

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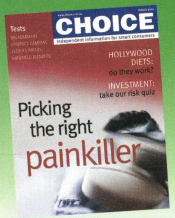

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The website has more information than even CHOICE itself — items that lend themselves better to the web medium than to print, and some that are simply extra content. To whet your interest, here are some picks from **www.choice.com.au**.

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Computer CHOICE: Editor Rohan Hills. **Journalist** Jessica Ross.
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* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters. For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and recalls and bans.

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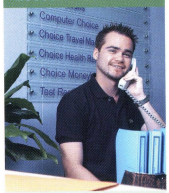
BECOME A FRIEND OF THE CONSUMERS' ASSOCIATION



VANESSA MARSHALL

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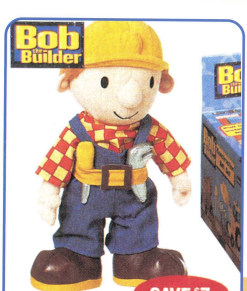
hardword



30cm Bob the Builder Doll
Suits ages 2+.
Reg. $18.82.

SAVE $7
29.93

CAN HE FIX IT?

Buy Bob the Builder on special and pay $11 more than you normally would.

HT LOSS ORDER COUPON

Everyone in the trials found their cellulite had completely disappeared within only 6 weeks so I recommend this for you.

Description	Use	Price (AUS)	P&P (AUS)	Total (AUS)	Tick box
60 Cellusim capsules so you lose 3 - 10 kg of fat and cellulite	4 weeks use	89.90	8.90	98.80	☐
90 Cellusim capsules so you lose 10 - 21 kg of fat and cellulite	6 weeks use	129.90	8.90	138.80	☐
120 Cellusim capsules so you lose 21 - 27 kg of fat and cellulite	8 weeks use	159.90	8.90	168.80	☐

Can you spot the difference between before and after?

Then you might as well save your money — or put it towards a gym membership, which might actually work.

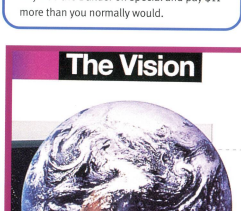
kid's favourites

THEY SAY KIDS ARE GROWING UP FAST THESE DAYS ...

Along with all the Harry Potter and Bob the Builder paraphernalia, this pharmacy catalogue featured a pregnancy test among the 'kid's favourites'!

Crystal Clear Midstream Pregnancy Test
$12.65

The Vision



FUJITSU PLASMAVISION THE VISION
For business or pleasure, the future is Plasmavision. It was Fujitsu who perfected the Plasma technology and today the smart innovations keep coming.
See Fujitsu Plasmavision, for superior pictures & brilliant images in High Definition.

A new world vision ...

Apparently **FUJITSU Plasmavision's** vision is for a world turned upside down and back-to-front. Or perhaps it's just not as smart as it thinks.

Rain Gauge

GOT A LEAKY ROOF?

Apparently this rain gauge is ideal for outdoors, but don't feel constrained by that — it probably works for indoor rain as well.

HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to R Langford, D Roberts, L King, D Crisp and I Giles for their contributions to this month's *Hard Word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

for the publisher, Australian Consumers' Association, 57 Carrington Road, Marrickville 2204.